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APPENDIX
Volume II (Exhibits)

In the Supreme Court of the United States

OCTOBER TERM, 1969

No. 1093

UNITED STATES OF AMERICA,
Appellant,

v.

PHILLIPSBURG NATIONAL BANK AND TRUST COMPANY, SECOND NATIONAL BANK OF PHILLIPSBURG, AND WILLIAM B. CAMP, COMPTROLLER OF THE CURRENCY

ON APPEAL FROM THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY

Probable Jurisdiction Noted February 27, 1970

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INTERROGATORIES NOS. 1 AND 2

1. Describe each banking service (e.g. types of deposit accounts, loan accounts, safe deposit rentals, trust services, etc.) offered both by Phillipsburg National and Second National during the period 1965 through 1967, and

a. Indicate each service offered by Phillipsburg National which was not offered by Second National during that period.

b. Indicate each service offered by Second National which was not offered by Phillipsburg National during that period.

c. For each of the above-described services give the dates during the period 1965 through 1967 that they were in effect.

2. For each banking service enumerated in response to Interrogatory 1, offered by Phillipsburg National and/or Second National, state the service and collection charges, interest rates paid and received, commissions, fees, restrictions and other charges applicable as of December 31, 1967, and describe any changes effectuated therein since January 1, 1965, giving the date of each such change.

ANSWERS TO INTERROGATORIES NOS. 1 AND 2

2 CHARGES

Services offered by Phillipsburg National & Second National	Phillipsburg National	Second National
(1) Checking Accounts	SEE RIDER A.....	
(2) Savings Accounts	3-1/2%	3-1/2%
(3) Time-Deposits-Open Accounts	3-1/2 - 4%	3-1/2-4
(4) Certificates of Deposit	4-5%	4-5%
(5) Christmas & Vacation Clubs	None	None
(6) Escrow Services	None	None
(7) Safe Deposit box rental	$3 - 100/yr.	$3-12/yr.
(8) Sale of Travellers Checks & Bank money orders	1% of amt. purch. .10/check before Nov. 1967; .25/ check thereafter	1% of amt. .15/check (raised to in 1968)
(9) Cashiers Checks	*	*
(10) Conventional, VA & Construction Mortgages	6%	6%
(11) Collateral, Commercial, Agricultural, Consumer installment & single payment	SEE RIDER B.....	
(12) Sale reissue and redemption of U.S. Savings Bonds	standard govt fees.....	
(13) Collections	$.25 to 1/10 of 1% or $5.00 max.	$1.00 to 1/1 1% or $5.00
(14) Utility Collections	$.05/stub	$.05/stub
(15) Trust Services */	SEE RIDER C.....	
(a) Phillipsburg National services not offered by Second National		
(1) School Savings	3-1/2%	———
(2) FHA Mortgages	6%	———

(b) None

(c) All services offered throughout entire period.

* Modified in accordance with defendants' letter dated March 21, 1968 (attached).

RIDER A

PHILLIPSBURG NATIONAL BANK AND TRUST CO.
Phillipsburg, N.J.

Schedule of charges--regular checking accounts

Balance	No. of Checks Permitted Without Charge	Charge for Each Excess Check
$400 to $499.99	20	5c
$300 to $399.99	15	5c
$200 to $299.99	10	5c
$.01 to $199.99	None*	

Analysis as per Statement.
*Accounts having a balance below $200.00 are charged for each check charged to account.

SECOND NATIONAL BANK of PHILLIPSBURG

Our Service Charge schedule for Personal Checking Accounts are as follows: With a low monthly balance of $.01 to $99.99 there is a monthly base charge of $1.00 with 10 checks permitted and a charge of $.05 for each excess check. With a low monthly balance of $100.00 to $199.99 there is a monthly bas charge of $.50 with 10 checks permitted and a charge of $.05 for each excess check. With a low monthly balance of $200.00 to $299.99 there is no base charge but only 10 checks are permitted and there is a charge of $.05 for each excess check. With a low monthly balance of $300.00 to $399.99 there is no base charge and 15 checks are permitted with a charge of $.05 for each excess check. With a low monthly balance of $400.00 to $499.99 there is no base charge and 20 checks are permitted with a charge of $.05 for each excess check.

[RIDER A continued]

Checking accounts with activity in excess of 20 checks per month are analyzed and our schedule for analyzing accounts as of December 31, 1967 is as follows: Checks Paid - $.05 each; Listed Checks - $.03 each; Transit Items - $.03 each; Clearing House Items - $.01 each; Deposits - $.05 each; Account Maintenance - $.25.

Our charge for returning or paying NSF Items as of December 31, 1967 - $2.00.

RIDER B

PHILLIPSBURG NATIONAL	SECOND NATIONAL
4-1/2%-6% on collateral commercial* and agricultural loans	4-1/2%-6% on collateral commercial* and agricultural loans
4-1/2%-6% add - on; on consumer loans	4-1/2-6% add - on; on consumer loans
4-1/2%-6% discount on single payment loans	4-1/2%-6% discount on single payment loans

*(one corporate commercial loan made at 7% interest as participation)

(RIDER C)

FEES ON TRUSTS

Over and above their actual expenses, the compensation of fiduciaries is computed as follows:

6% of all income that comes into their hands.

If there is one fiduciary, its commissions on corpus are 5% when corpus receipts do not exceed $100,000. When corpus receipts exceed $100,000, commissions are 5% on the first $100,000 and, on the excess over $100,000, an amount determined by the court but not more than 5% of the excess.

If there are two or more fiduciaries, their commissions on corpus are the same as provided for one fiduciary. In addition, the court may allow corpus commissions in excess of the commissions to which one fiduciary would be entitled, at a rate not exceeding 1% of all corpus for each additional fiduciary.

If the administration of the fiduciary or fiduciaries extends beyond 25 years, the court shall allow, for such additional years, annual commissions of not more than 1/5 of 1% of the corpus, irrespective of the number of fiduciaries.

M. F. Sindram

CARPENTER, BENNETT & MORRISSEY

JAMES D. CARPENTER
LOU. B. HUEBLEIN
CHARLES W. COOK JR.
CHARLES B. COLLINS
ELMER J. BENNETT
THOMAS J. MORRISSEY
ARTHUR W. LIZZA
WARREN LLOYD LEWIS

LAURENCE REICH
STANLEY WEISS
AUGUSTUS NASMITH
W. LOUIS PALADEAU
EDWARD F. RYAN
JOHN C. HEAVEY, JR.
JEROME J. GRAHAM, JR.
VIRGINIA D. FENTON

LAW OFFICES
744 BROAD STREET
NEWARK, N. J. 07102

TELEPHONES
NEW JERSEY 642-4220
(AREA CODE 201)
NEW YORK 943-6530
(AREA CODE 212)

WILLIAM C. SMITH, JR., OF COUNSEL

March 21, 1968

Robert C. Weinbaum, Esq.
Department of Justice
Washington, D.C.

Re: U.S. v. Phillipsburg & Second National

Dear Mr. Weinbaum:

In meeting the deadline to prepare the Answers to Interrogatories served upon you Wednesday, there resulted a few omissions to those Answers which I should like to correct by way of this letter. The answer to Interrogatory #1 should be amended to include "trust services" and the answer to Interrogatory #2 to include the fees set forth in the rider attached hereto. As regards Second National, Interrogatory #8(a)(4) should read: $11,118,359.02; and Interrogatory #8(a)(5) should read: 9 accounts, $112,729.09.

I hope you will accept this letter as an amendment to our Answers to Interrogatories. Should you require more formal amendment, kindly advise me and I shall provide same.

Very truly yours,

CARPENTER, BENNETT & MORRISSEY

Michael S. Waters

By: Michael S. Waters

MSW/lrk
Enc.

cc: Gov. Robert B. Meyner
Mr. Lester D. Pursell
Joseph Curry
Philip L. Roache, Jr., Esq.
Nevins Baxter

60-111-1222
DEPARTMENT OF JUSTICE
17 MAR 25 1968
R.A.O.
RECORD
ANTITRUST

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INTERROGATORY NO. 5

5. State the legal lending limits of Phillipsburg National and Second National, respectively, for each of the years 1964 through 1967, indicating the method by which the lending limits for each year were determined.

ANSWER TO INTERROGATORY NO. 5

#5. Both banks have employed lending limits of 10% of Capital and Surplus. For PN this would allow $90,000 for the years 1964-1967. For Second National this would allow $72,000 in 1964 and $80,000 for the years 1965 through 1967.

When necessary, both banks have used a lending limit of 10% if Capital, surplus, undivided profits and reserves as approved by the Comptroller, and resulting in the following limits:

	PN	SN
1964	$127,769	$119,311 */
1965	112,751	125,839
1966	115,427	130,051
1967	120,326	$131,468.

*/ Figures for 1964 - 1966 were supplied in a letter from counsel for Second National, dated June 12, 1968.

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INTERROGATORY NO. 7

7. State whether, during the period 1962 through March 31, 1967, either Phillipsburg National or Second National gave any consideration to increasing its capitalization and, if so, state the means by which it was proposed that such capitalization be increased.

ANSWER TO INTERROGATORY NO. 7

#7 During the period in question Phillipsburg National recognizing that its capitalization was low, considered increasing its capitalization in discussions among its directors, but no proposal was submitted to shareholders.

During said period Second National declared a stock dividend of 2,200 shares and then issued 800 new shares, selling same to its then current shareholders, in order to round out its capital to $250,000.

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INTERROGATORY NO. 17

17. With regard to each officer and/or director of Phillipsburg National and Second National, respectively, as of March 31, 1967, set forth a brief biographical sketch similar to those found at pages 17-19 of the Application to the Comptroller, including age, education, business and banking experience, and positions held at bank.

ANSWER TO INTERROGATORY NO. 17

Second National

17. DIRECTORS - THOMAS B. ARMSTRONG - 61 College graduate. Electrical engineer. Former Vice-President of New York Transformer. Elected Director of Second National in 1954. JOHN H. BAKER - 73 Owner of Pollock Brush Co. of Easton, Pennsylvania. Elected to Board of Second National in 1952. Elected Vice President in 1959. Mr. Baker is now deceased having died on January 13, 1968. WILLIAM C. GOSSER - 62 Owner of Twin City Appliance. Elected to Board of Second National in 1954. WILLIAM M. NORTON - 51 Owner of Norton Oil Co. and Norton's Liquor Stores. Commissioner of Town of Phillipsburg. Elected to Board of Second National in 1959. HARRY S. PURSEL - 79 Grain and farm supply dealer. Elected to Board of Second National in 1924. Vice-President from 1947 to 1956 and President since 1956. LESTER D. PURSELL - 69 Employed by Second National since 1921. Served as Teller, Assistant Cashier, Cashier, and currently Executive Vice -President. Elected to Board in 1959. ALFRED W. SEISS - 57 Lawyer. Elected to Board of Second National in 1956. HAROLD D. SMITH - 82 College graduate. Son of founder and first President of Second National. Elected to Board of Second National in 1959. PATSY TERSIGNI - 56 Owner of Tersigni Oldsmobile Agency. Elected to Board of Second National in 1964.

SECOND NATIONAL

OFFICERS = HARRY S. PURSEL - 79, President and LESTER D. PURSELL - 69, Executive Vice President are also on the Board of Directors. RICHARD C. DAUBERT - 39, Cashier. Graduated from Easton High School in 1946. He later received his standard certificate from the American Institute of Banking. Past President of the Easton-Phillipsburg Chapter of the American Institute of Banking, Current Secretary and Past President of the Easton-Phillipsburg Clearing House Association, Serves on the Board of Directors of the Phillipsburg Area Chamber of Commerce, and is a member of the Board of Directors of the Penn-Jersey Great Valley Chapter of the Bank Administration Institute. He was employed in 1946 and 1947 as head bookkeeper with the Easton Trust Company. From 1947 to 1951 he was employed as accounts receivable bookkeeper at Chipman Knitting Mills, Easton, Pennsylvania. In 1951 he began his employment at the Second National Bank as a bookkeeper. He advanced to the note and loan departmen where he was made Assistant Cashier and in 1964 he was promoted to Cashier. ROBERT E. DUCKWORTH - 58, Assistant Vice President & Branch Manager. Graduated from Phillipsburg High School in 1928 and attended Rider College, Trenton, New Jersey. Started work at the Lafayette Trust Co. in 1929 working in different departments. He left in 1948 and worked for Worline Oil Co., Holland Furnace Co., & J.T. Baker Chemical Co. before joining the staff of the Easton National Bank at the time of the merger in 1951 with Easton Trust Co. as assistant cashier Was employed by Second National Bank in 1961 and opened the Branch office as Branch Manager in October of 1961. He has taken American Institute of Banking courses and has a certificate from the New Jersey Bankers Association for completing a two year course in Public Relations at Princeton in 1964. He is a past president of the Easton-Phillipsburg Chapter of the American Institute of Banking and a present secretary-treasurer and past president of the Warren County Bankers Association. CLARENCE A. KARCHER - 44, Assistant Cashier. Graduated from Phillipsburg High School in 1941 and is a graduate accountant of The Churchman Business College Class of 1948. He worked for three years at the Phillipsburg Trust Company doing note work and later teller work. He has been employed by the Second National Bank for the last 17 years as a teller and in January of 1965 he was promoted to Assistant Cashier. He attended the American Institute of Banking courses for 8 years and has his standard certificate. He is a past trustee of the Easton-Phillipsburg Chapter of the

Chapter of the Bank Administration Institute, and is a Notary Public of the State of New Jersey. STANLEY W. MEIXSELL - 35, Assistant Cashier. Graduated from Easton High School in 1950. In September of 1950 attended Churchman Business College and completed a two year course in December of 1951. After graduating from Churchman's he worked at Hummell Lumber Co. of Easton, Pennsylvania for 18 months as a general clerk. He was hired by the Second National Bank in August 1952 as a bookkeeper. In 1959 he was made a teller and worked both at the main office and the Branch office. In 1964 he was made a note and loan clerk and in February 1966 was promoted to Assistant Cashier. JESS H. RUBERT - 82, Assistant Cashier. No formal education. In 1910 was employed by the Phillipsburg Post Office as a regular mail carrier until December 10, 1918 when he began his career with the Second National Bank. He worked in the note and loan department and in 1956 was named as Assistant Cashier.

#17 - Phillipsburg National

PHILLIP F. TIRRELL - 82
Chairman of the Board and Trust Officer of Phillipsburg National. Retired silk manufacturer and farmer. Member of the Board since 1924. Prior to election as Chairman in 1966 was President of the Bank since 1962.

HAROLD J. CURRY - 70
President and Assistant Trust Officer of Phillipsburg National. College graduate. Employed since 1923. Elected President in 1966. Past president of New Jersey Bankers Association.

HERMAN BEERS - 64
Treasurer of Pohatcong Township for many years. In business as horticulturist. Elected to Board of Phillipsburg National in 1965.

C. LAMONT BIDWELL - 60
College graduate. Lives in Holland Township in Hunterdon County. Vice-President of Riegel Paper Corporation in Hunterdon. Director of Phillipsburg National since 1964.

JOHN J. CANE - 59
College graduate. Dentist in Phillipsburg. Member of State Public Health Council. Director of Phillipsburg National since 1945.

JOHN B. CLINE - 78
College graduate. Retired farmer. On Board of Phillipsburg National since 1925.

LOUIS HAJDU - 45
Building contractor, commercial and residential. Member of Board of Phillipsburg National since 1965.

ROBERT B. MEYNER - 58
Lawyer. Served two terms as Governor of New Jersey. Member of Board of Phillipsburg National since 1948. Member of Boards of First National State Bank and U. S. Savings Bank in Newark, New Jersey.

CHARLES E. RITTENHOUSE - 58
Phillipsburg High School graduate of 1928. Attended Churchman Business College and obtained pre-standard A.I.B. certificate. Received credit for other A.I.B. courses given at Lafayette College. Graduate of the New Jersey Bankers Association Public Relations School at Princeton, N. J. Employed from 1928 to 1942 at the Phillipsburg Trust Co. as teller and note teller. Enlisted and served with the U.S. Marine Corps from 1942 to 1946. Employed as a teller at the Phillipsburg National Bank & Trust Co. from 1946 to 1956. Elected asst. cashier March 23, 1951, and cashier on Jan. 12,

SARA F. RAMBO National
Graduated
National Janu .
July 1933, wo - 53
general bookk Phillipsburg High School 1931. Employed Phillipsburg
9/25/42. As ary 1932 - January 1933. Laid off 6 months. Returned
versity (Coll rked until September 1942. Worked as bookkeeper,
Bureau of Sup eeper and in note department. Enlisted U.S. Navy
Last assignme WAVE attended Navy Storekeeper School at Indiana Uni-
of Mustering ege of Business) for 4 months. Stationed 3 years at
Served in all plies and Accounts achieving rate of Chief Storekeeper.
ment and savi nt was as Supervisor of Refund and Adjustments Section
Assistant Cas Out Payment Division. Rehired by bank May 1954.
Records and P departments, including commercial teller, loan depart-
President. ngs department, and trust department. Appointed
hier January 1959. Now assigned to Purchasing Personnel

JOSEPH G. VA ayroll. Acting as receptionist and secretary to the
Graduate
College two y
graduate. St
at Pennsylva GA - 40
Baker Chemic Phillipsburg Catholic High School. Attended Lafayette
National Bank ears. A.I.B. courses - pre-standard, standard and
teller 1951- hier Graduate School of Banking, one year. Employed
cashier Janua a Salt Co. as chemical analayist 1947 to 1950; J.T.
l Co. as quality control chemist 1950-1951; Phillipsburg
& Trust Company, May 1951 to present. Commercial

BARBARA ATEL 960, note teller 1960-1963, and promoted to assistant
Attended y 1963.
school. Grad
in 1946. At
Phillipsburg - 40
in Phillipsb nd graduated from St. Philip & St. James elementary
attendant an ate of St. Philip and St. James Parochial High School
Savings Bond nded A.I.B. School 1947-1948. Entered employment of
assistant bo ational Bank & Trust Company October 14, 1946. Started
bookkeeper w g National Bank as miscellaneous clerk, typist, vault
which time b secretary. Worked part time in Savings Dept. and U.S.
General Book ept. up to 1948 when entered Bookkeeping Dept. as secon
attendant an keeper. Became first assistant bookkeeper and head
ceiving tell in same year. Worked as Head Bookkeeper to 1952 at
Assistant Cash Hillcrest Brame General Ledger Bookkeeper and Secretary. Worked as
eper, did credit work, telephone operator, vault
secretary to 1960. Became part time paying and re-

EUGENE D. KA and School Savings Teller at that time. Appointed
Graduate er January 11, 1963. Have worked as teller in
Four courses ch and worked in the initial opening of the Alpha Branch
bookkeeping
Promoted to

- 34
ELIZABETH V. of St. Philip & St. James grammar and high school.
Graduate A.I.B. School. Twelve years in banking. Four years
College. Co partment. Eight years paying and receiving teller.
Bank Company istant Cashier, January 1966.
Asst. Genera
Assistant Tr

BORELLI - 58
Phillipsburg High School and Churchman's Business
er 26, 1928 started in Phillipsburg National Bank
Worked in bookkeeping department, savings depart-
dger Bookkeeper, and trust work. Promoted to
Officer on October 13, 1950.

Phillipsburg National
cont'd.

ANTHONY F. STILLO; age 38. Graduate high school. Serve 4 years Marine Corps. Attended Churchmans Business College 2 years. Employed by American Finance Corporation 1952-1962 as manager of the Phillipsburg Office. Employed as Consumer Loan Officer at Union Bank & Trust Co., Bethlehem, Pa. 1962 - 1963 with total installment loan department of Thirty million dollars. Employed by Phillipsburg National 1963 as consumer loan officer. Attended AIB school 1964 to present.

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INTERROGATORIES NOS. 25 AND 26

25. Specify with regard to Phillipsburg National and Second National, respectively, for the years 1966 and 1967, total expenditures for the following:

a. Newspaper and magazine advertising;

b. Radio and television commercials, including sponsorship of programs;

c. Direct mail advertising (including copy sent out with monthly statements);

d. Other forms of advertisement, including goodwill sponsorship of civic events.

26. Identify each publication or broadcasting station which carried the advertising referred to in Interrogatory 25.

ANSWERS TO INTERROGATORIES NOS. 25 AND 26

25. The total expenditures of the Second National Bank during the years 1966 and 1967 for the below are:

a/ Newspaper and magazine advertising: 1966 - $5,470.93; 1967 - $7,499.39.

b/ Radio and television commercials, including sponsorship of programs: 1966 - None; 1967 - None.

c/ Direct mail advertising: 1966 - None; 1967 - None.

d/ Other forms of advertisement, including goodwill sponsorship of civic events: 1966 - $1,055.00; 1967 - $5,320.00.

#25. Total expenditures by Phillipsburg National during 1966 and 1967 for the following were

		1966	1967
a.	Newspaper and magazine advertising	$4,391.05	$5,111.
b.	Radio advertising	2,449.02	1,960.
c.	Direct mail advertising	97.75	136.
d.	Other advertising	2,848.98	3,169.

#26. The publications that contain advertising of the Second National Bank as referred to in the previous question are:

(a) The Easton Publishing Company (Easton Express) and the Phillipsburg Free Press

(b) None

(c) None

(d) Miscellaneous program and memorial booklets

Phillipsburg National:

Radio Stations W E S T and W E E X, both in Easton, Pa--Easton Express of Easton, Pa. and Free Press of Phillipsburg, N.J. Miscellaneous program and memorial booklets.

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TOTAL DEPOSITS OF PHILLIPSBURG NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF DEPOSITOR, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	16,051	86.3%	$18,191.7	81.4%	405	82.0%	$4,839.3	78.4%
Easton and environs	985	5.3	1,357.9	6.1	29	5.9	442.0	7.2
Subtotal: Phillipsburg & Easton	17,036	91.6	19,549.6	87.4	434	87.9	5,281.3	85.6
Outside Areas	1,558	8.4	2,808.0	12.6	60	12.1	889.1	14.4
Total	18,594	100.0	22,357.6	100.0	494	100.0	6,170.4	100.0
	$1 - $1,000				Over $50,000			
Phillipsburg and environs	11,881	85.7%	1,952.2	85.5	19	76.0%	$2,426.3	77.6
Easton and environs	814	5.9	126.5	5.5	1	4.0	146.8	4.7
Subtotal: Phillipsburg & Easton	12,695	91.6	2,078.7	91.1	20	80.0	2,573.1	82.3
Outside Areas	1,165	8.4	203.9	8.9	5	20.0	554.5	17.7
Total	13,860	100.0	2,282.6	100.0	25	100.0	3,127.6	100.0
	$1,001 - $10,000							
Phillipsburg and environs	3,746	88.0%	$8,973.9	83.3				
Easton and environs	181	4.3	642.6	6.0				
Subtotal: Phillipsburg & Easton	3,927	92.3	9,616.5	89.2				
Outside Areas	328	7.7	1,160.7	10.8				
Total	4,255	100.0	10,777.2	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 8.

TOTAL DEPOSITS OF SECOND NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF DEPOSITOR, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	7,557	83.0%	$13,286.2	83.0%	270	80.4%	$4,189.0	81.9%
Easton and environs	821	9.0	928.3	5.8	26	7.7	224.6	4.4
Subtotal: Phillipsburg & Easton	8,378	92.0	14,214.5	88.8	296	88.1	4,413.6	86.3
Outside Areas	725	8.0	1,790.7	11.2	40	11.9	701.1	13.7
Total	9,103	100.0	16,005.2	100.0	336	100 0	5,114.7	100.0
	$1 - $1,000				Over $50,000			
Phillipsburg and environs	5,451	82.9	1,011.1	81.6	10	71.4	1,138.2	79.2
Easton and environs	637	9.7	117.3	9.5	-	-	-	-
Subtotal: Phillipsburg & Easton	6,088	92.6	1,128.4	91.1	10	71.4	1,138.2	79.2
Outside Areas	489	7.4	110.5	8.9	4	28.6	299.5	20.8
Total	6,577	100.0	1,238.9	100.0	14	100.0	1,437.7	100.0
	$1,001 - $10,000							
Phillipsburg and environs	1,826	83.9	6,947.8	84.6				
Easton and environs	158	7.3	586.4	7.1				
Subtotal: Phillipsburg & Easton	1,984	91.2	7,534.2	91.7				
Outside Areas	192	8.8	679.6	8.3				
Total	2,176	100.0	8,213.8	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 8.

DEMAND DEPOSITS OF PHILLIPSBURG NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF DEPOSITOR, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	3,474	79.8%	$5,071.4	77.5%	57	72.2%	$1,152.8	74.1%
Easton and environs	363	8.3	399.2	6.1	4	5.1	61.8	4.0
Subtotal: Phillipsburg & Easton	3,837	88.1	5,470.6	83.7	61	77.2	1,214.6	78.1
Outside Areas	518	11.9	1,071.2	16.4	18	22.8	341.4	21.9
Total	4,355	100.0	6,541.8	100.0	79	100.0	1,556.0	100.0
	$1 - $1,000				Over $50,000			
Phillipsburg and environs	2,908	80.1	919.8	84.5	13	72.2	1,655.0	76.8
Easton and environs	312	8.6	72.1	6.6	1	5.6	146.8	6.8
Subtotal: Phillipsburg & Easton	3,220	88.7	991.9	91.2	14	77.8	1,801.8	83.6
Outside Areas	410	11.3	96.3	8.8	4	22.2	354.5	16.4
Total	3,630	100.0	1,088.2	100.0	18	100.0	2,156.3	100.0
	$1,001 - $10,000							
Phillipsburg and environs	496	79.0	1,343.8	77.2				
Easton and environs	46	7.3	118.5	6.8				
Subtotal: Phillipsburg & Easton	542	86.3	1,462.3	84.0				
Outside Areas	86	13.7	279.1	16.0				
Total	628	100.0	1,741.4	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 8.

DEMAND DEPOSITS OF SECOND NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF DEPOSITOR, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	2,135	81.1%	$3,707.4	81.5%	52	82.5%	$1,239.4	83.8%
Easton and environs	252	9.6	153.0	3.4	2	3.2	37.2	2.5
Subtotal: Phillipsburg & Easton	2,387	90.7	3,860.4	84.8	54	85.7	1,276.6	86.3
Outside Areas	246	9.3	690.0	15.2	9	14.3	203.1	13.7
Total	2,633	100.0	4,550.4	100.0	63	100.0	1,479.7	100.0
	$1 - $1,000				Over $50,000			
Phillipsburg and environs	1,749	81.0	468.8	81.2	9	69.2	1,056.6	77.9
Easton and environs	223	10.3	49.8	8.6	-	-	-	-
Subtotal: Phillipsburg & Easton	1,972	91.3	518.6	89.8	9	69.2	1,056.6	77.9
Outside Areas	187	8.7	58.6	10.2	4	30.8	299.5	22.1
Total	2,159	100.0	577.2	100.0	13	100.0	1,356.1	100.0
	$1,001 - $10,000							
Phillipsburg and environs	325	81.7	942.6	82.9				
Easton and environs	27	6.8	66.0	5.8				
Subtotal: Phillipsburg & Easton	352	88.4	1,008.6	88.7				
Outside Areas	46	11.6	128.8	11.3				
Total	398	100.0	1,137.4	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 8.

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IPC DEMAND DEPOSITS OF PHILLIPSBURG NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF DEPOSITOR, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	3,451	79.8%	$4,253.0	76.6%	51	70.8%	$1,037.3	72.6%
Easton and environs	363	8.4	399.2	7.2	4	5.6	61.8	4.3
Subtotal: Phillipsburg & Easton	3,814	88.2	4,652.2	83.8	55	76.4	1,099.1	76.9
Outside Areas	512	11.8	898.5	16.2	17	23.6	330.1	23.1
Total	4,326	100.0	5,550.7	100.0	72	100.0	1,429.2	100.0
	$1 - $1,000				Over $50,000			
Phillipsburg and environs	2,903	80.1	735.7	81.4	9	69.2	1,161.2	76.7
Easton and environs	312	8.6	72.1	8.0	1	7.7	146.8	9.7
Subtotal: Phillipsburg & Easton	3,215	88.7	807.8	89.4	10	76.9	1,308.0	86.4
Outside Areas	409	11.3	96.2	10.6	3	23.1	205.8	13.6
Total	3,624	100.0	904.0	100.0	13	100.0	1,513.8	100.0
	$1,001 - $10,000							
Phillipsburg and environs	488	79.1	1,318.8	77.4				
Easton and environs	46	7.5	118.5	7.0				
Subtotal: Phillipsburg & Easton	534	86.5	1,437.3	84.4				
Outside Areas	83	13.5	266.4	15.6				
Total	617	100.0	1,703.7	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 8.

IPC DEMAND DEPOSITS OF SECOND NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF DEPOSITOR, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	2,114	81.2%	$3,197.2	84.7%	50	83.3%	$1,194.5	84.2%
Easton and environs	252	9.7	153.0	4.1	2	3.3	37.2	2.6
Subtotal: Phillipsburg & Easton	2,366	90.8	3,350.2	88.7	52	86.7	1,231.7	86.8
Outside Areas	239	9.2	425.9	11.3	8	13.3	186.7	13.2
Total	2,605	100.0	3,776.1	100.0	60	100.0	1,418.4	100.0
	$1 - $1,000				Over $50,000			
Phillipsburg and environs	1,735	80.9	464.0	81.1	7	87.5	621.6	91.0
Easton and environs	223	10.4	49.8	8.7	-	-	-	-
Subtotal: Phillipsburg & Easton	1,958	91.3	513.8	89.8	7	87.5	621.6	91.0
Outside Areas	186	8.7	58.2	10.2	1	12.5	61.6	9.0
Total	2,144	100.0	572.0	100.0	8	100.0	683.2	100.0
	$1,001 - $10,000							
Phillipsburg and environs	322	81.9	917.1	83.2				
Easton and environs	27	6.9	66.0	6.0				
Subtotal: Phillipsburg & Easton	349	88.8	983.1	89.2				
Outside Areas	44	11.2	119.5	10.8				
Total	393	100.0	1,102.6	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 8.

TIME AND SAVINGS DEPOSITS OF PHILLIPSBURG NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF DEPOSITOR, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	12,577	88.1%	$13,120.3	83.0%	348	83.8%	$3,686.5	79.9%
Easton and environs	622	4.6	958.7	6.1	25	6.0	380.2	8.2
Subtotal: Phillipsburg & Easton	13,199	92.7	14,079.0	89.1	373	89.9	4,066.7	88.1
Outside Areas	1,040	7.3	1,736.8	10.9	42	10.1	547.7	11.9
Total	14,239	100.0	15,815.8	100.0	415	100.0	4,614.4	100.0
	$1 - $1,000				Over $50,000			
Phillipsburg and environs	8,973	87.7	1,032.4	86.4	6	85.7	771.3	79.4
Easton and environs	502	4.9	54.4	4.6	-	-	-	-
Subtotal: Phillipsburg & Easton	9,475	92.6	1,086.8	91.0	6	85.7	771.3	79.4
Outside Areas	755	7.4	107.6	9.0	1	14.3	200.0	20.6
Total	10,230	100.0	1,194.4	100.0	7	100.0	971.3	100.0
	$1,001 - $10,000							
Phillipsburg and environs	3,250	89.6	7,630.1	84.4				
Easton and environs	135	3.7	524.1	5.8				
Subtotal: Phillipsburg & Easton	3,385	93.3	8,154.2	90.2				
Outside Areas	242	6.7	881.6	9.8				
Total	3,627	100.0	9,035.8	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 8.

TIME AND SAVINGS DEPOSITS OF SECOND NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF DEPOSITOR, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	5,422	83.8%	$ 9,578.8	83.6%	218	79.9%	$2,949.6	81.1%
Easton and environs	569	8.8	775.3	6.8	24	8.8	187.4	5.2
Subtotal: Phillipsburg & Easton	5,991	92.6	10,354.1	90.4	242	88.6	3,137.0	86.3
Outside Areas	479	7.4	1,100.7	9.6	31	11.4	498.0	13.7
Total	6,470	100.0	11,454.7	100.0	273	100.0	3,635.0	100.0
	$1 - $1,000				Over $50,000			
Phillipsburg and environs	3,702	83.8	542.3	82.0	1	100.0	81.6	100.0
Easton and environs	414	9.4	67.5	10.2	-	-	-	-
Subtotal: Phillipsburg & Easton	4,116	93.2	609.8	92.2	1	100.0	81.6	100.0
Outside Areas	302	6.8	51.9	7.8	-	-	-	-
Total	4,418	100.0	661.7	100.0	1	100.0	81.6	100.0
	$1,001 - $10,000							
Phillipsburg and environs	1,501	84.4	6,005.2	84.9				
Easton and environs	131	7.4	520.4	7.4				
Subtotal: Phillipsburg & Easton	1,632	91.8	6,525.6	92.2				
Outside Areas	146	8.2	550.8	7.8				
Total	1,778	100.0	7,076.4	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 8.

TOTAL LOANS OF PHILLIPSBURG NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	3,550	63.8%	$9,833.0	67.2%	186	63.3%	$2,994.7	61.7%
Easton and environs	826	14.8	1,545.9	10.6	30	10.2	567.7	11.7
Subtotal: Phillipsburg & Easton	4,376	78.6	11,378.9	77.7	216	73.5	3,562.4	73.4
Outside Areas	1,190	21.4	3,263.7	22.3	78	26.5	1,287.8	26.6
Total	5,566	100.0	14,642.5	100.0	294	100.0	4,850.2	100.0
	$1 - $2,500				Over $50,000			
Phillipsburg and environs	2,645	62.3	1,832.1	59.9	21	84.0	1,465.8	79.6
Easton and environs	688	16.2	459.9	15.0	-	-	-	-
Subtotal: Phillipsburg & Easton	3,333	78.6	2,292.0	75.0	21	84.0	1,465.8	79.6
Outside Areas	910	21.4	764.3	25.0	4	16.0	375.0	20.4
Total	4,243	100.0	3,056.3	100.0	25	100.0	1,840.8	100.0
	$2,501 - $10,000							
Phillipsburg and environs	698	69.5	3,540.3	72.3				
Easton and environs	108	10.8	518.3	10.6				
Subtotal: Phillipsburg & Easton	806	80.3	4,058.6	82.9				
Outside Areas	198	19.7	836.5	17.1				
Total	1,004	100.0	4,895.1	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 10.

TOTAL LOANS OF SECOND NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent
All Class Sizes				
Phillipsburg and environs	1,688	75.5%	$7,749.6	72.4%
Easton and environs	260	11.6	982.3	9.2
Subtotal: Phillipsburg & Easton	1,948	87.2	8,731.9	81.6
Outside Areas	287	12.8	1,970.1	18.4
Total	2,235	100.0	10,702.0	100.0
$1 - $2,500				
Phillipsburg and environs	990	76.0	768.2	76.3
Easton and environs	157	12.0	116.5	11.6
Subtotal: Phillipsburg & Easton	1,147	88.0	884.7	87.9
Outside Areas	156	12.0	121.7	12.1
Total	1,303	100.0	1,006.4	100.0
$2,501 - $10,000				
Phillipsburg and environs	492	78.5	2,742.4	78.8
Easton and environs	72	11.5	389.2	11.2
Subtotal: Phillipsburg & Easton	564	90.0	3,131.6	90.0
Outside Areas	63	10.0	346.5	10.0
Total	627	100.0	3,478.1	100.0
$10,001 - $50,000				
Phillipsburg and environs	192	66.7%	$3,131.5	66.6%
Easton and environs	31	10.8	476.7	10.1
Subtotal: Phillipsburg & Easton	223	77.4	3,608.2	76.8
Outside Areas	65	22.6	1,090.5	23.2
Total	288	100.0	4,698.7	100.0
Over $50,000				
Phillipsburg and environs	14	82.4	1,107.4	72.9
Easton and environs	-	-	-	-
Subtotal: Phillipsburg & Easton	14	82.4	1,107.4	72.9
Outside Areas	3	17.6	411.3	27.1
Total	17	100.0	1,518.7	100.0

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 10.

NOTE: Total number of loans (2,235) was taken from (c) part of Defendant's answer to Intern 10. This figure differs from the figure (2,245) given in parts (a) and (b) of this answer. For purposes of this class size spread it is necessary to use the figure given in part (c).

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COMMERCIAL AND INDUSTRIAL LOANS OF PHILLIPSBURG NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

			NUMBER		DOLLAR AMOUNT			NUMBER		DOLLAR AMOUNT	
			No.	Percent	Amount	Percent		No.	Percent	Amount	Percent
Subtotal: Phillipsburg & Easton	56	11.7	100.2	4.2		2		4.5	51.4	6.8	
Outside Areas	245	79.5	2,064.9	86.9		43		97.7	745.8	98.2	
Total	63	20.5	310.1	13.1		1		2.3	13.5	1.8	
	308	100.0	2,375.0	100.0		44		100.0	759.3	100.0	
			$1 - $2,500					Over $50,000			
Phillipsburg and environs	103	57.2	94.6	62.4		14		87.5	985.3	82.4	
Easton and environs	25	13.9	19.3	12.7		-		-	-	-	
Subtotal: Phillipsburg & Easton	128	71.1	113.9	75.1		14		87.5	985.3	82.4	
Outside Areas	52	28.9	37.7	24.9		2		12.5	210.0	17.6	
Total	180	100.0	151.6	100.0		16		100.0	1,195.3	100.0	
			$2,501 - $10,000								
Phillipsburg and environs	51	75.0	190.4	70.8							
Easton and environs	9	13.2	29.5	11.0							
Subtotal: Phillipsburg & Easton	60	88.2	219.9	81.8							
Outside Areas	8	11.8	48.9	18.2							
Total	68	100.0	268.8	100.0							

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 10.

COMMERCIAL AND INDUSTRIAL LOANS OF SECOND NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	61	79.2%	$1,159.7	71.0%	11	84.6%	$236.3	77.5%
Easton and environs	9	11.7	81.5	5.0	1	7.7	44.1	14.4
Subtotal: Phillipsburg & Easton	70	90.9	1,241.2	76.0	12	92.3	280.4	91.9
Outside Areas	7	9.1	392.2	24.0	1	7.7	24.7	8.1
Total	77	100.0	1,633.4	100.0	13	100.0	305.1	100.0
	$1 - $2,500				Over $50,000			
Phillipsburg and environs	23	85.2	27.8	87.7	9	75.0%	806.5	69.1%
Easton and environs	2	7.4	.8	2.5	-	-	-	-
Subtotal: Phillipsburg & Easton	25	92.6	28.6	90.2	9	75.0	806.5	69.1
Outside Areas	2	7.4	3.1	9.8	3	25.0	360.0	30.9
Total	27	100.0	31.7	100.0	12	100.0	1,166.5	100.0
	$2,501 - $10,000							
Phillipsburg and environs	18	72.0	89.2	68.6				
Easton and environs	6	24.0	36.6	28.1				
Subtotal: Phillipsburg & Easton	24	96.0	125.8	96.7				
Outside Areas	1	4.0	4.3	3.3				
Total	25	100.0	130.1	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 10.

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REAL ESTATE LOANS OF PHILLIPSBURG NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	872	78.5%	$5,616.3	71.2%	139	60.7%	$2,205.4	58.9%
Easton and environs	92	8.3	860.7	10.9	28	12.2	516.3	13.8
Subtotal: Phillipsburg & Easton	964	86.8	6,477.0	82.1	167	72.9	2,721.7	72.7
Outside Areas	147	13.2	1,416.0	17.9	62	27.1	1,020.6	27.3
Total	1,111	100.0	7,893.0	100.0	229	100.0	3,742.3	100.0
	$1 - $2,500				Over $50,000			
Phillipsburg and environs	209	86.7	285.6	86.6	4	100.0	221.7	100.0
Easton and environs	12	5.0	20.0	6.1	-	-	-	-
Subtotal: Phillipsburg & Easton	221	91.7	305.6	92.7	4	100.0	221.7	100.0
Outside Areas	20	8.3	24.2	7.3	-	-	-	-
Total	241	100.0	329.8	100.0	4	100.0	221.7	100.0
	$2,501 - $10,000							
Phillipsburg and environs	520	81.6	2,903.7	80.7				
Easton and environs	52	8.2	324.3	9.0				
Subtotal: Phillipsburg & Easton	572	89.8	3,228.0	89.7				
Outside Areas	65	10.2	371.3	10.3				
Total	637	100.0	3,599.3	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 10.

REAL ESTATE LOANS OF SECOND NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	693	77.5%	$5,580.7	72.6%	178	62.2%	$2,810.8	65.9%
Easton and environs	92	10.3	756.7	9.9	30	11.2	432.5	10.1
Subtotal: Phillipsburg & Easton	785	87.8	6,337.4	82.5	208	77.3	3,243.3	76.0
Outside Areas	109	12.2	1,342.5	17.5	61	22.7	1,024.4	24.0
Total	894	100.0	7,679.9	100.0	269	100.0	4,267.7	100.0
	$1 - $2,500				Over $50,000			
Phillipsburg and environs	99	88.4	142.3	88.3	4	80.0	233.5	82.0
Easton and environs	7	6.2	12.5	7.8	-	-	-	-
Subtotal: Phillipsburg & Easton	106	94.6	154.8	96.0	4	80.0	233.5	82.0
Outside Areas	6	5.4	6.4	4.0	1	20.0	51.3	18.0
Total	112	100.0	161.2	100.0	5	100.0	284.8	100.0
	$2,501 - $10,000							
Phillipsburg and environs	412	81.1	2,394.1	80.7				
Easton and environs	55	10.8	311.7	10.5				
Subtotal: Phillipsburg & Easton	467	91.9	2,705.8	91.2				
Outside Areas	41	8.1	260.3	8.8				
Total	508	100.0	2,966.1	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 10.

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SHARES OF TOTAL ASSETS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$22,248	43.9%	11.2%	$ 23,861	44.0%	11.2%
SECOND NATIONAL BANK	16,513	32.6	8.3	17,255	31.8	8.1
RESULTING BANK	38,761	76.5	19.5	41,116	75.8	19.3
Phillipsburg Trust Co.	11,920	23.5	6.0	13,161	24.2	6.2
Subtotal: Phillipsburg	50,681	100.0	25.5	54,277	100.0	25.5
Easton National Bank	71,208	-	35.8	75,591	-	35.5
Northampton National Bank	23,370	-	11.7	23,225	-	10.9
Lafayette Trust Bank	24,321	-	12.2	27,705	-	13.0
Nazareth National Bank	29,434	-	14.8	32,014	-	15.0
TOTAL	199,014	-	100.0	212,812	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

GX 26

SHARES OF TOTAL DEPOSITS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$ 20,791	43.9%	11.5%	$ 22,358	44.3%	11.8%
SECOND NATIONAL BANK	15,243	32.2	8.5	16,005	31.7	8.4
RESULTING BANK	36,034	76.1	20.0	38,363	76.1	20.2
Phillipsburg Trust Co.	11,345	23.9	6.3	12,078	23.9	6.4
Subtotal: Phillipsburg	47,379	100.0	26.3	50,441	100.0	26.5
Easton National Bank	65,504	-	36.3	67,722	-	35.6
Northampton National Bank	19,393	-	10.8	18,961	-	10.0
Lafayette Trust Bank	21,664	-	12.0	24,309	-	12.8
Nazareth National Bank	26,273	-	14.6	28,706	-	15.1
TOTAL	180,213	-	100.0	190,139	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

SHARES OF TOTAL DEPOSITS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$ 20,791	43.9%	13.5%	$ 22,358	44.3%	13.7%
SECOND NATIONAL BANK	15,243	32.2	9.9	16,005	31.7	9.8
RESULTING BANK	36,034	76.1	23.5	38,363	76.1	23.4
Phillipsburg Trust Co.	11,345	23.9	7.4	12,078	23.9	7.4
Subtotal: Phillipsburg	47,379	100.0	30.9	50,441	100.0	30.8
Easton National Bank	63,504	-	41.4	67,722	-	41.4
Northampton National Bank	19,393	-	12.6	18,961	-	11.6
Lafayette Trust Bank	21,664	-	14.1	24,309	-	14.8
Nazareth NB (Forks Branch only)	1,538	-	1.0	2,281	-	1.4
TOTAL	153,478	-	100.0	163,714	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967, except for branch statistics of Nazareth National which were provided in a letter from that bank dated May 1, 1968.

GX 27

SHARES OF DEMAND DEPOSITS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$ 6,462	47.0%	10.2%	$ 6,542	45.0%	10.1%
SECOND NATIONAL BANK	4,337	31.5	6.8	4,550	31.3	7.0
RESULTING BANK	10,799	78.5	17.0	11,092	76.4	17.1
Phillipsburg Trust Co.	2,949	21.5	4.6	3,435	26.3	5.3
Subtotal: Phillipsburg	13,748	100.0	21.7	14,527	100.0	22.4
Easton National Bank	25,883	-	40.8	25,439	-	39.2
Northampton National Bank	6,281	-	9.9	6,358	-	9.8
Lafayette Trust Bank	9,663	-	15.2	10,846	-	16.7
Nazareth National Bank	7,887	-	12.4	7,801	-	12.0
TOTAL	63,462	-	100.0	64,971	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

SHARES OF DEMAND DEPOSITS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$ 6,462	47.0%	11.5%	$ 6,542	45.0%	11.3%
SECOND NATIONAL BANK	4,337	31.5	7.7	4,550	31.3	7.9
RESULTING BANK	10,799	78.4	19.3	11,092	76.4	19.2
Phillipsburg Trust Co.	2,949	21.6	5.3	3,435	23.6	6.0
Subtotal: Phillipsburg	13,748	100.0	24.6	14,527	100.0	25.2
Easton National Bank	25,883	-	46.2	25,439	-	44.1
Northampton National Bank	6,281	-	11.2	6,358	-	11.0
Lafayette Trust Bank	9,663	-	17.3	10,846	-	18.8
Nazareth NB (Forks Branch only)	425	-	0.8	526	-	0.9
TOTAL	56,000	-	100.0	57,696	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967, except for branch statistics of Nazareth National which were provided in a letter from that bank dated May 1, 1968.

GX 28

SHARES OF IPC DEMAND DEPOSITS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$ 5,571	47.7%	9.7%	$ 5,551	45.6	9.6%
SECOND NATIONAL BANK	3,569	30.6	6.2	3,648	30.0	6.3
RESULTING BANK	9,140	78.3	16.0	9,199	75.5	15.8
Phillipsburg Trust Co.	2,529	21.7	4.4	2,979	24.5	5.1
Subtotal: Phillipsburg	11,669	100.0	20.4	12,178	100.0	21.0
Easton National Bank	24,114	-	42.2	23,424	-	40.4
Northampton National Bank	6,150	-	10.8	6,265	-	10.8
Lafayette Trust Bank	8,043	-	14.1	9,452	-	16.3
Nazareth National Bank	7,214	-	12.6	6,729	-	11.6
TOTAL	57,190	-	100.0	58,048	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

GX 29

SHARES OF TIME AND SAVINGS DEPOSITS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$ 14,328	42.6%	12.5%	$ 15,816	44.0%	12.6%
SECOND NATIONAL BANK	10,906	32.4	9.5	11,455	31.9	9.2
RESULTING BANK	25,234	75.0	22.0	27,271	75.9	21.8
Phillipsburg Trust Co.	8,396	25.0	7.3	8,643	24.1	6.9
Subtotal: Phillipsburg	33,630	100.0	29.3	35,914	100.0	28.7
Easton National Bank	37,621	-	32.8	42,283	-	33.8
Northampton National Bank	13,112	-	11.4	12,603	-	10.1
Lafayette Trust Bank	12,001	-	10.5	13,462	-	10.8
Nazareth National Bank	18,386	-	16.0	20,906	-	16.7
TOTAL	114,750	-	100.0	125,168	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

SHARES OF TIME AND SAVINGS DEPOSITS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$14,328	42.6	14.7	$ 15,816	44.0	14.9
SECOND NATIONAL BANK	10,906	32.4	11.2	11,455	31.9	10.8
RESULTING BANK	25,234	75.0	25.9	27,271	75.9	25.7
Phillipsburg Trust Co.	8,396	25.0	8.6	8,643	24.1	8.2
Subtotal: Phillipsburg	33,630	100.0	34.5	35,914	100.0	33.9
Easton National Bank	37,621	-	38.6	42,283	-	39.9
Northampton National Bank	13,112	-	13.5	12,603	-	11.9
Lafayette Trust Bank	12,001	-	12.3	13,462	-	12.7
Nazareth NB (Forks Branch only)	1,113	-	1.1	1,755	-	1.7
TOTAL	97,477	-	100.0	106,017	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967, except for branch statistics of Nazareth National which were provided in a letter from that bank dated May 1, 1968.

SHARES OF TOTAL LOANS AND DISCOUNTS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$13,449	49.8%	15.9%	$14,486	48.9%	15.8%
SECOND NATIONAL BANK	9,428	34.9	11.2	10,452	35.2	11.4
RESULTING BANK	22,877	84.7	27.1	24,938	84.1	27.3
Phillipsburg Trust Co.	4,120	15.3	4.9	4,715	15.9	5.2
Subtotal: Phillipsburg	26,997	100.0	31.9	29,653	100.0	32.4
Easton National Bank	30,507	-	36.1	32,640	-	35.7
Northampton National Bank	6,268	-	7.4	6,504	-	7.1
Lafayette Trust Bank	10,416	-	12.3	11,830	-	12.9
Nazareth National Bank	10,335	-	12.2	10,883	-	11.9
TOTAL	84,523	-	100.0	91,510	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

GX 31

SHARES OF COMMERCIAL AND INDUSTRIAL LOANS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$ 1,427	69.3%	15.7%	$ 2,375	57.1%	20.7%
SECOND NATIONAL BANK	510	24.8	5.6	1,320	31.8	11.5
RESULTING BANK	1,937	94.1	21.3	3,695	88.9	32.2
Phillipsburg Trust Co.	121	5.9	1.3	462	11.1	4.0
Subtotal: Phillipsburg	2,058	100.0	22.6	4,157	100.0	36.3
Easton National Bank	3,219	-	35.4	3,519	-	30.7
Northampton National Bank	1,100	-	12.1	1,072	-	9.4
Lafayette Trust Bank	1,279	-	14.1	1,315	-	11.5
Nazareth National Bank	1,445	-	15.9	1,402	-	12.2
TOTAL	9,101	-	100.0	11,465	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

GX 32

SHARES OF REAL ESTATE LOANS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$ 7,201	40.9%	14.3%	$ 7,893	41.7%	14.3%
SECOND NATIONAL BANK	7,320	41.6	14.5	7,680	40.5	14.0
RESULTING BANK	14,521	82.5	28.8	15,573	82.2	28.3
Phillipsburg Trust Co.	3,078	17.5	6.1	3,374	17.8	6.1
Subtotal: Phillipsburg	17,599	100.0	34.9	18,947	100.0	34.4
Easton National Bank	15,069	-	29.9	16,997	-	30.9
Northampton National Bank	4,446	-	8.8	4,600	-	8.4
Lafayette Trust Bank	6,656	-	13.2	7,481	-	13.6
Nazareth National Bank	6,619	-	13.1	6,994	-	12.7
TOTAL	50,389	-	100.0	55,019	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

GX 33

SHARES OF INSTALLMENT LOANS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$ 2,881	72.0%	21.9%	$ 2,822	73.2%	21.0%
SECOND NATIONAL BANK	918	23.0	7.0	877	22.7	6.5
RESULTING BANK	3,799	95.0	28.8	3,699	95.9	27.6
Phillipsburg Trust Co.	200	5.0	1.5	157	4.1	1.2
Subtotal: Phillipsburg	3,999	100.0	30.3	3,856	100.0	28.8
Easton National Bank	6,983	-	53.0	7,245	-	54.0
Northampton National Bank	None	-	-	None	-	-
Lafayette Trust Bank	1,511	-	11.5	1,666	-	12.4
Nazareth National Bank	684	-	5.2	644	-	4.8
TOTAL	13,177	-	100.0	13,411	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

SHARES OF SINGLE PAYMENT LOANS OF COMMERCIAL BANKS IN PHILLIPSBURG AND PHILLIPSBURG-EASTON
As of Year-End, 1966 and 1967

(Dollar amounts in thousands)

	December 31, 1966			December 30, 1967		
	Dollar Amount	% of P'burg	% of P-E	Dollar Amount	% of P'burg	% of P-E
PHILLIPSBURG NATIONAL BANK	$1,441	47.2%	16.1%	$1,209	44.2%	13.2%
SECOND NATIONAL BANK	719	23.6	8.0	633	23.2	6.9
RESULTING BANK	2,160	70.8	24.1	1,842	67.4	20.2
Phillipsburg Trust Co.	891	29.2	9.9	892	32.6	9.8
Subtotal: Phillipsburg	3,051	100.0	34.0	2,734	100.0	29.9
Easton National Bank	3,672	-	40.9	3,521	-	38.6
Northampton National Bank	673	-	7.5	764	-	8.4
Lafayette Trust Bank	850	-	9.5	1,182	-	12.9
Nazareth National Bank	723	-	8.1	298	-	10.2
TOTAL	8,969	-	100.0	9,129	-	100.0

Note: Detail may not always add to total due to rounding.

Source: Reports of Condition of Individual Banks, 1966 and 1967.

GX 35

GROWTH OF DEFENDANT BANKS IN ASSETS, DEPOSITS AND LOANS, 1957-1967

(Dollar amounts in thousands)

	Dollar Amount			Percent Increase or Decrease		
	Dec. 1957	Dec. 1962	Dec. 1967	1957-1962	1962-1967	1957-1967
TOTAL ASSETS						
Phillipsburg Natl	$10,602	$14,636	$23,861	38.0%	63.0%	125.1%
Second Natl	9,451	12,369	17,255	30.9	39.5	82.6
TOTAL DEPOSITS						
Phillipsburg Natl	9,608	13,489	22,358	40.4	65.7	132.7
Second National	8,554	11,306	16,005	32.2	41.6	87.1
LOANS AND DISCOUNTS						
Phillipsburg Natl	5,018	7,342	14,486	46.3	97.3	188.7
Second Natl	3,359	5,429	10,452	61.6	92.5	211.2
TOTAL DEMAND DEPOSITS						
Phillipsburg Natl	3,517	4,289	6,542	22.0	52.5	86.0
Second Natl	3,054	3,351	4,550	9.7	35.8	49.0

GROWTH OF DEFENDANT BANKS IN ASSETS, DEPOSITS AND LOANS, 1957-1967

	Dollar Amount			Percent Increase or Decrease		
	Dec. 1957	Dec. 1962	Dec. 1967	1957-1962	1962-1967	1957-1967
TOTAL IPC DEMAND DEPOSITS						
Phillipsburg Natl	$ 2,788	$ 3,580	$ 5,551	28.4	55.1	99.1
Second Natl	2,160	2,515	3,648	16.4	45.0	68.9
TOTAL TIME & SAV. DEP.						
Phillipsburg Natl	6,091	9,200	15,816	51.0	71.9	159.7
Second Natl	5,499	7,955	11,455	44.7	44.0	108.3

Source: Reports of Condition of Defendant Banks, 1957, 1962 and 1967.

GX 36

GROWTH OF COMMERCIAL BANKS IN PHILLIPSBURG-EASTON, IN ASSETS, DEPOSITS AND LOANS, 1962-1967

(Dollar amounts in thousands)

	Dollar Amount		Percent Increase or Decrease
	Dec. 1962	Dec. 1967	
TOTAL ASSETS			
PHILLIPSBURG NATIONAL	$14,636	$23,861	63.0%
SECOND NATIONAL	12,369	17,255	39.5
Phillipsburg Trust	9,020	13,161	45.9
Easton National	62,367	75,591	21.2
Northampton National	23,661	23,225	-1.8
Lafayette Trust	19,404	27,705	42.8
Nazareth National	23,510	32,014	36.2
Total	164,967	~~$18,$17~~	39.8 (av)
TOTAL DEPOSITS			
PHILLIPSBURG NATIONAL	$13,489	$22,358	65.7%
SECOND NATIONAL	11,306	16,005	41.6
Phillipsburg Trust	8,499	12,078	42.1
Easton National	55,754	67,722	21.5
Northampton National	19,969	18,961	-5.0
Lafayette Trust	17,294	24,309	40.6
Nazareth National	20,985	28,706	36.8
Total	147,396	190,139	39.1 (av)

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	Dollar Amount Dec. 1962	Dec. 1967	Percent Increase or Decrease
TOTAL LOANS & DISCOUNTS			
PHILLIPSBURG NATIONAL	$ 7,342	$14,486	97.3%
SECOND NATIONAL	5,429	10,452	92.5
Phillipsburg Trust	3,682	4,715	28.1
Easton National	25,422	32,640	28.4
Northampton National	4,797	6,504	35.6
Lafayette Trust	8,244	11,830	43.5
Nazareth National	8,799	10,883	23.7
Total	63,715	91,510	43.6 (av)
TOTAL DEMAND DEPOSITS			
PHILLIPSBURG NATIONAL	$4,289	$6,542	52.5%
SECOND NATIONAL	3,351	4,550	35.8
Phillipsburg Trust	2,265	3,435	51.7
Easton National	22,339	25,439	13.9
Northampton National	6,818	6,358	-6.7
Lafayette Trust	7,487	10,846	44.9
Nazareth National	8,264	7,801	-5.6
Total	54,813	64,971	18.5 (av)

	Dollar Amount Dec. 1962	Dec. 1967	Percent Increase or Decrease
TOTAL IPC DEMAND DEPOSITS			
PHILLIPSBURG NATIONAL	$3,580	$5,551	55.1%
SECOND NATIONAL	2,515	3,648	45.0
Phillipsburg Trust	1,833	2,979	62.5
Easton National	19,971	23,424	17.3
Northampton National	6,720	6,265	-6.8
Lafayette Trust	5,793	9,452	63.2
Nazareth National	7,449	6,729	-9.7
Total	47,861	58,048	21.3 (4
TOTAL TIME & SAVINGS DEPOSITS			
PHILLIPSBURG NATIONAL	$9,200	$15,816	71.9%
SECOND NATIONAL	7,955	11,455	44.0
Phillipsburg Trust	6,233	8,643	38.7
Easton National	33,415	42,283	26.5
Northampton National	13,151	12,603	-4.2
Lafayette Trust	9,806	13,462	37.3
Nazareth National	12,721	20,906	64.3
Total	92,481	125,168	35.3 (4

Source: Reports of Condition of Individual Banks, 1962 and 1967.

CX 37

GROWTH OF COMMERCIAL BANKS IN PHILLIPSBURG-EASTON IN VARIOUS CATEGORIES OF LOANS, 1962-1967

(Dollar amounts in thousands)

	Dollar Amount		Percent Increase or Decrease
	Dec. 1962	Dec. 1967	
REAL ESTATE LOANS			
PHILLIPSBURG NATIONAL	$ 5,120	$ 7,893	54.2%
SECOND NATIONAL	4,185	7,680	83.5
Phillipsburg Trust	2,494	3,374	35.3
Easton National	12,173	16,997	39.6
Northampton National	3,734	4,600	25.9
Lafayette Trust	4,470	7,481	67.4
Nazareth National	5,809	6,994	20.4
COMMERCIAL & INDUSTRIAL LOANS			
PHILLIPSBURG NATIONAL	594	2,375	299.8
SECOND NATIONAL	584	1,320	126.0
Phillipsburg Trust	93	462	396.8
Easton National	3,188	3,519	10.4
Northampton National	439	1,072	144.2
Lafayette Trust	1,246	1,315	5.5
Nazareth National	1,306	1,402	7.4
INSTALLMENT LOANS			
PHILLIPSBURG NATIONAL	717	2,822	293.6
SECOND NATIONAL	596	877	47.1
Phillipsburg Trust	497	157	-68.4
Easton National	4,309	7,245	68.1
Northampton National	-	-	-
Lafayette Trust	1,088	1,666	53.1
Nazareth National	609	644	5.7

	Dollar Amount		Percent Increase or Decrease
	Dec. 1962	Dec. 1967	
SINGLE PAYMENT LOANS			
PHILLIPSBURG NATIONAL	$ 799	$ 1,209	51.3%
SECOND NATIONAL	1	633	63200.0
Phillipsburg Trust	462	892	93.1
Easton National	902	3,521	290.4
Northampton National	533	764	43.3
Lafayette Trust	671	1,182	76.2
Nazareth National	450	928	106.2
TOTAL LOANS AND DISCOUNTS			
PHILLIPSBURG NATIONAL	7,342	14,486	97.3
SECOND NATIONAL	5,429	10,452	92.5
Phillipsburg Trust	3,682	4,715	28.1
Easton National	25,422	32,640	28.4
Northampton National	4,797	6,504	35.6
Lafayette Trust	8,244	11,830	43.5
Nazareth National	8,799	10,883	23.7

Source: Reports of Condition of Individual Banks, 1962 and 1967.

DEPOSIT RATIOS OF ALL COMMERCIAL BANKS IN PHILLIPSBURG-EASTON, DECEMBER 31, 1966

(Dollar amounts in thousands)

Banks Banks Group	Total Deposits	Demand Deposits Amount	 %	Time & Savings Deposits Amount	 %
PHILLIPSBURG NATIONAL BANK	$ 20,791	$ 6,462	31.1%	$ 14,329	68.9%
SECOND NATIONAL BANK	15,243	4,337	28.5	10,906	71.5
Phillipsburg Trust Co.	11,345	2,949	26.0	8,396	74.0
Easton National Bank	63,504	25,883	40.8	37,621	59.2
Northampton National Bank	19,393	6,281	32.4	13,112	67.6
Lafayette Trust Bank	21,664	9,663	44.6	12,001	55.4
Nazareth National Bank	26,273	7,887	30.0	18,386	70.0
All Warren County Banks	133,573	39,573	29.6	94,000	70.4
All Banks in New Jersey	10,626,280	5,157,440	48.5	5,468,840	51.5
All Banks in Third Federal Reserve District with Deposits of $10-$20 million	NA	NA	39.7	NA	60.3

NA - Not available.

Source: Reports of Condition for individual banks. Bank Groups from FDIC Composite Reports published in March 1968, based on Reports of Condition of insured banks, and Operating Ratios of Member Banks, 1966, Federal Reserve Bank of Philadelphia, (Circular letter 2229)

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DEPOSIT RATIOS OF ALL COMMERCIAL BANKS IN PHILLIPSBURG-EASTON, DECEMBER 30, 1967

(Dollar amounts in thousands)

Banks Banks Group	Total Deposits	Demand Deposits Amount	Demand Deposits %	Time & Savings Deposits Amount	Time & Savings Deposits %
PHILLIPSBURG NATIONAL BANK	$ 22,358	$ 6,542	29.3%	$ 15,816	70.7%
SECOND NATIONAL BANK	16,005	4,550	28.4	11,455	71.6
Phillipsburg Trust Co.	12,078	3,435	28.4	8,643	71.6
Easton National Bank	67,722	25,439	37.6	42,283	62.4
Northampton National Bank	18,961	6,358	33.5	12,603	66.5
Lafayette Trust Bank	24,309	10,846	44.6	13,462	55.4
Nazareth National Bank	28,706	7,801	27.2	20,906	72.8
All Warren County Banks	143,553	42,941	29.9	100,612	70.1
All Banks in New Jersey	11,856,228	5,642,111	47.6	6,214,117	52.4
All Banks in N. J. with Deposits of $10-25 million	NA	NA	40.4	NA	59.5
All Banks in Third Federal Reserve District with Deposits of $10-20 million	NA	NA	38.6	NA	61.4

NA - Not available.

Source: Reports of Condition for individual banks. Bank Group from FDIC Composite Reports published in March 1968, based on Reports of Condition of insured banks, and Operating Ratios of Member Banks, 1967, Federal Reserve Bank of Philadelphia, (Circular letter 2329)

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DEMAND DEPOSITS OF BANKS IN THE LEHIGH VALLEY AREA AS PERCENTAGES OF TOTAL DEPOSITS OF THOSE BANKS, DECEMBER 30, 1967

(Dollar amounts in thousands)

	Name of Bank	Total Deposits	Demand Deposits	
			Amount	% of Total Deposits
	Girard Trust (entire bank)	$1,289,941	$759,320	58.8%
1	Lafayette Trust Bank	$ 24,309	$ 10,846	44.6%
2	First Natl Bank of Allentown	179,221	74,120	41.4
3	Easton National	67,722	25,439	37.6
4	Hackettstown National	10,174	3,643	35.8
5	Merchants Natl Bank of Allentown	123,741	42,790	34.6
6	Washington Trust Co.	14,506	4,994	34.4
7	First Natl Bank of Washington	18,236	6,232	34.2
8	Hunterdon County Trust Co.	9,558	3,271	34.2
9	Flemington National	25,218	8,490	33.7
10	Northampton National	18,961	6,358	33.5
11	First National, Bethlehem	102,898	33,521	32.6
12	First National Bank of Bangor	15,603	4,852	31.1
13	Citizens Natl, Bloomsbury	4,788	1,481	30.9
14	Pen Argyl National	9,637	2,876	29.8
15	Peoples Natl Bank of Hackettstown	17,298	5,118	29.6
16	PHILLIPSBURG NATIONAL	22,358	6,542	29.3
17	First Clinton National	19,396	5,685	29.3
18	First National, Blairstown	5,891	1,711	29.0
19	First National, Hope	10,981	3,105	28.3
20	Nazareth National B & T	28,706	7,801	27.2
21	First Natl Bank of Coopersburg	7,308	1,978	27.1
22	Hunterdon County National	53,458	14,322	26.8
23	Citizens Bank of Wind Gap	5,208	1,395	26.8
24	Portland National	5,275	1,395	26.4
25	First National, Milford	18,785	4,666	24.8
26	Phillipsburg Trust Co.	12,078	2,979	24.7

DEMAND DEPOSITS OF BANKS IN THE LEHIGH VALLEY AREA AS PERCENTAGES OF TOTAL DEPOSITS OF THOSE BANKS, DECEMBER 30, 1967

	Name of Bank	Total Deposits	Demand Deposits	
			Amount	% of Total Deposits
27	Saucon Valley Trust Co.	$ 11,559	$ 2,816	24.4
28	Second Natl Bank of Nazareth	13,314	3,137	23.6
29	SECOND NATIONAL	16,005	3,648	22.8
30	Slatington National B & T	7,281	1,642	22.6
31	First Natl Bank of Belvidere	16,029	3,611	22.5
32	Citizens National, Slatington	5,938	1,316	22.2
33	First National Bank of Bath	11,384	2,489	21.9
34	Cement National, Northampton	34,926	7,469	21.4
35	Walnutport State Bank	4,215	896	21.3
36	New Tripoli National Bank	7,475	1,516	20.3
37	Merchants National, Bangor	15,205	2,808	18.5
38	First Natl Bank of Pen Argyl	4,344	716	16.5
39	Neffs National Bank	7,515	1,088	14.5
	Girard Trust (Riegelsville Branch)	13,049	1,800	13.8
	Lehigh Valley Trust Co., Allentown	NA	NA	NA
	Union B & T Co. of Eastern Penna.	NA	NA	NA

NA - Not available.

Source: Defendants' composite statistical chart for banks in the Lehigh Valley trading area. Girard Trust (Riegelsville Branch) from Deposition of John W. Rhimer, Government Exhibit No. 52.

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LOAN RATIOS OF ALL COMMERCIAL BANKS IN PHILLIPSBURG-EASTON, DECEMBER 31, 1966

(Dollar amounts in thousands)

Banks Bank Group	Total Loans (Gross)	Real Estate Loans		C & I Loans		Loans to Individuals				All Other Loan Types	
						Installment		Single Payment			
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
PHILLIPSBURG NATIONAL	$ 13,527	$ 7,201	53.2%	$ 1,427	10.5%	$ 2,881	21.3%	$1,441	10.7%	$ 577	4.3%
SECOND NATIONAL	9,655	7,320	75.8	510	5.3	918	9.5	719	7.4	188	1.9
Phillipsburg Trust	4,289	3,078	71.8	121	2.8	200	4.7	891	20.8	-	-
Easton National	31,152	15,069	48.4	3,219	10.3	6,983	22.4	3,672	11.8	2,209	7.1
Northampton National	6,268	4,446	70.9	1,100	17.5	None	-	673	10.7	49	0.8
Lafayette Trust	10,561	6,656	63.0	1,279	12.1	1,511	14.3	29	0.3	1,086	10.3
Nazareth National	10,470	6,619	63.2	1,445	13.8	684	6.5	723	6.9	999	9.5
All PE Banks	85,922	50,389	58.6	9,101	10.6	13,177	15.3	8,148	9.5	5,108	5.9
All Warren County Banks	65,324	37,522	57.4	6,507	10.0	15,532	23.8	1/	1/	5,763	8.8
All Banks in New Jersey	6,714,648	2,836,154	42.2	1,465,348	21.8	1,788,787	26.6	1/	1/	624,359	9.3

1/ Installment and Single Payment Loans are not shown separately, but as Loans to Individuals.

Source: Reports of Condition of individual banks. Bank Groups from FDIC Composite Reports published in March 1968, based on Reports of Condition of insured banks.

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LOAN RATIOS OF ALL COMMERCIAL BANKS IN PHILLIPSBURG-EASTON, DECEMBER 31, 1967

(Dollar amounts in thousands)

Bank / Bank Group	Total Loans (Gross)	Real Estate Loans		C & I Loans		Loans to Individuals				All Other Loan Types	
						Installment		Single Payment			
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
PHILLIPSBURG NATIONAL	$ 14,643	$ 7,893	53.9%	$ 2,375	16.2%	$ 2,822	19.3%	$1,209	8.3%	$ 344	2.3%
SECOND NATIONAL	10,702	7,680	71.8	1,320	12.3	877	8.2	633	5.9	192	1.8
Phillipsburg Trust	4,885	3,374	69.1	462	9.5	157	3.2	892	18.3	-	-
Easton National	33,371	16,997	50.9	3,519	10.5	7,245	21.7	3,521	10.6	2,089	6.3
Northampton National	6,504	4,600	70.7	1,072	16.5	None	-	764	11.7	68	1.0
Lafayette Trust	11,970	7,481	62.5	1,315	11.0	1,666	13.9	1,182	9.9	326	2.7
Nazareth National	11,073	6,994	63.2	1,402	12.7	644	5.8	928	8.4	1,105	10.0
All P-E Banks	93,148	55,019	59.1	11,465	12.3	13,411	14.4	9,129	9.8	4,124	4.4
All Warren County Banks	73,051	40,949	56.1	8,824	12.1	16,857	23.1	1/	1/	6,421	8.8
All New Jersey Banks	7,301,263	3,007,341	41.2	1,608,421	22.0	1,902,621	26.1	1/	1/	782,880	10.7

1/ Installment and Single Payment Loans are not shown separately, but as Loans to Individuals.

Source: Reports of Condition of individual banks. Bank Groups from FDIC Composite Reports published in March 1968, based on Reports of Condition of insured banks.

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LENDING LIMITS OF COMMERCIAL BANKS IN PHILLIPSBURG-EASTON, DECEMBER 31, 1966

	Lending Limit 1/
PHILLIPSBURG NATIONAL BANK	$100,701
SECOND NATIONAL BANK	107,414
RESULTING BANK	208,115
Phillipsburg Trust Co.	53,167
Easton National Bank	587,049
Northampton National Bank	369,259
Lafayette Trust Bank	224,362
Nazareth National Bank	294,354

1/ Lending limit compiled on basis of 10 percent of the sum of capital, surplus and undivided profits.

Source: Reports of Condition of Individual Banks, December 31, 1966.

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NUMBER OF COMMERCIAL BANKS IN THE U.S. AND DISTRIBUTION OF TOTAL DEPOSITS ACCORDING TO SIZE CATEGORIES OF BANKS, JUNE 30, 1966

Deposit Size of Bank (millions)	Number of Banks		Total Deposits			
			Number of Accounts		Dollar Value	
	Number	Percent	Number	Percent	Amount	Percent
All Banks	13,757	100.0%	173,564,643	100.0%	$344,100,947	100.0%
Under $1	672	4.9	511,561	0.3	452,060	0.1
$1-2	1,832	13.3	2,506,222	1.4	2,762,350	0.8
$2-5	4,269	31.0	12,022,821	6.9	14,352,247	4.2
$5-10	3,166	23.0	17,729,490	10.2	22,385,126	6.5
$10-25	2,333	17.0	26,866,777	15.5	36,130,796	10.5
Subtotal: All Banks under $25	12,272	89.2	59,636,871	34.3	76,082,579	22.1
$25-50	739	5.4	16,415,686	9.5	25,704,519	7.5
$50-100	336	2.4	12,823,492	7.4	23,080,016	6.7
$100-500	320	2.3	30,668,450	17.7	64,904,762	18.9
$500-1,000	52	0.4	13,060,881	7.5	34,738,142	10.1
$1,000 and over	38	0.3	40,959,263	23.6	119,590,929	34.8

Source: Federal Deposit Insurance Corporation, National Summary of Accounts and Deposits in All Commercial Banks, June 30, 1966

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SURVEY OF DEPOSIT ACCOUNTS, GIRARD TRUST BANK, RIEGELSVILLE, PA. OFFICE, MAY 1967

Riegelsville

Savings Banks

Easton, Pa.	1 793. 700 -
Riegelsville, Pa.	618. 700 -
Bethlehem, Pa	117 400 -
Allentown, Pa	32. 200 -
Durham, Pa.	13. 000 -
Ferndale, Pa.	35. 000 -
Kintnersville, Pa.	146. 700 -
Upper Black Eddy, Pa.	51. 100 -
Ottsville, Pa.	72. 600 -
Riegelsville, Pa.	13. 100 -
Plumstedville, Pa.	8. 000 -
Hellertown, Pa.	64. 300 -
Raubsville, Pa.	29. 100 -
Dublin Pa.	15. 000 -
Doylestown, Pa.	73. 500 -
Hokendauqua, Pa.	35. 000 -
Pt. Pleasant, Pa.	26. 700 -
Springtown, Pa.	5. 100 -
Silverdale, Pa.	15. 000 -
Center Valley, Pa.	2. 000 -
Fen Argyl, Pa.	48. 600 -
Phillipsburg, N. J.	637. 100 -
Milford, N. J.	230. 200 -
Bloomsbury, N. J.	19. 000 -
Alpha, N. J.	82. 100 -
Cennamison, N. J.	8. 100 -
Little York, N. J.	13. 700 -
Flemington, N. J.	3. 500 -

No. Plainfield, N.J.	10.00 -
Mt. Holly, N.J.	100 -
Dover, N.J.	5.000 -
Hopewell, N.J.	500 -
Ackermanville, Pa.	3.000 -
Hamburg, Pa.	1.000 -
Bangor, Pa	125.500 -
Phila. Pa	15.000 -
Tatamy, Pa	31.400 -
Martin Creek, Pa.	10.000 -
Nazareth, Pa.	3.800 -
Levittown, Pa.	1.000 -
Wind Gap, Pa.	1.000 -
York, Pa	15.000 -
Mountain Home, Pa.	10.000 -
Blakeslee, Pa.	10.000 -
Mohnton, Pa.	2.000 -
Quakertown, Pa.	22.000 -
Fullerton, Pa.	2.000 -
Mt. Bethel, Pa.	15.000 -
Coopersburg, Pa.	10.000 -
Stroudsburg, Pa.	8.000 -
Saylorsburg, Pa.	20.000 -
Warwick, N.Y.	10.000 -
Massachusetts	3.000 -
Beverly Hills, Calif.	5.000 -
Winter Haven, Florida	6.000 -
Saudi Arabia	11.500 -
Danbury, Conn	2.500 -
Shamrock, Florida	2.500 -
Bolling Field, D.C.	5.000 -

Stewartsville, N.J.	42.200 -
Oxford, N.J.	25.000 -
Phenekitown, N.J.	57.900 -
Belvidere, N.J.	56.500 -
Washington, N.J.	35.900 -
Asbury, N.J.	5,000 -
High Bridge, N.J.	6.000 -
Pittstown, N.J.	11.000 -
Broadway, N.J.	10.000 -
Annandale, N.J.	10.000 -
Glen Gardner, N.J.	1.100 -
Riegelsville, N.J.	15.000 -
Lumberville, Pa.	12.000 -
Killers Church, Pa.	6.000 -
Erwinna, Pa.	6.200 -
Revere, Pa.	32.300 -
Pleasant Valley, Pa.	13.000 -
Fountainville, Pa.	1.500 -
Lonsdale, Pa.	3.000 -
Bedminster, Pa.	7.000 -
Ingland, Pa.	500 -
	4927.300 -

Riegelsville

Demand Accounts

✓ Riegelsville, Pa.	436,898 -
✓ Ferndale, Pa	55,319 -
✓ Ottsville, Pa	119,609 -
✓ Kintnersville, Pa.	150,855 -
✓ Durham, Pa	30,729 -
✓ Upper Black Eddy, Pa.	36,344 -
✓ Revere, Pa.	82,380 -
✓ Raubsville, Pa.	32,357 -
✓ Milford, N. J.	41,129 -
Doylestown, Pa.	33,015 -
✓ Easton, Pa.	110,475 -
✓ Riegelsville, N. J.	70,537 -
Hellertown, Pa.	19,479 -
✓ Phillipsburg, N. J.	112,721 -
✓ Springtown, Pa.	6,924 -
Pipersville, Pa.	4,115 -
Bethlehem, Pa.	15,833 -
Stewartsville, N. J.	2,361 -
✓ Alpha, N. J.	3,733 -
✓ Erwinna, Pa.	19,749 -
Bloomsbury, N. J.	52,124 -
Out districts - Penna.	64,512 -
- New Jersey	33,272 -
- New York ✓	40,795 -
Foreign	26,534 -
Total	1,601,779 -

Savings Accounts

✓	Riegelsville, Pa.	1.269.380 -
✓	Riegelsville, N.J.	164,122 -
✓	Kintnersville, Pa.	589.190 -
✓	Revere, Pa.	184.655 -
✓	Easton, Pa.	487,264 -
✓	Raubsville, Pa.	115.070 -
✓	Milford, N.J.	583.771 -
	Frenchtown, N.J.	43.076 -
✓	Ferndale, Pa.	193.511 -
	Riegelsville, Pa. (½ Accts.)	3.7.14 3/3 :
	Bloomsbury, N.J.	83.594 -
✓	Alpha, N.J.	121,615 -
✓	Ottsville, Pa.	210,166 -
✓	Upper Black Eddy, Pa.	301,142 -
✓	Phillipsburg, N.J.	346,946 -
	Stewartsville, N.J.	27.489 -
✓	Durham, Pa.	36,531 -
✓	Springtown, Pa.	31,330 -
	Coopersburg, Pa.	10.409 -
	Short Hills, N.J.	4.616 -
	Tatamy, Pa.	317 -
	Bath, Pa.	6.577 -
	Pittstown, N.J.	10.649 -
	Doylestown, Pa. (7 Accts.)	35.441 -
	Quakertown, Pa.	14.982 -
	Plumsteadville, Pa. (2 Accts.)	7.442 -
	Schwenksville, Pa.	418 -

Nazareth, Pa.	107 -
Point Pleasant, Pa.	1.242 -
Little York, N.J.	1.277 -
Allentown, Pa.	5.734 -
Kellers Church, Pa.	12,666 -
Frederick, Pa.	9.162 -
Pennsauken, N.J.	376 -
Fanwood, N.J.	3.083 -
Erwinna, Pa.	23.552 -
Philadelphia, Pa.	21.368 -
Hellertown, Pa.	49.828 -
Bedminster, Pa	13.896 -
Wind Gap, Pa.	7.326 -
Bethlehem, Pa.	47.522 -
Pleasant Valley, Pa	11.896 -
Hatboro, Pa.	1.679 -
Lumberville, Pa.	2.812 -
Bangor, Pa.	12.681 -
Opa Locka, Fla.	8 -
Long Island, N.Y.	9.691 -
Walnut Port, Pa.	5.696 -
Washington, D.C.	381 -
North Plainfield, N.J.	767 -
West Orange, N.J.	2.639 -
Greenville, N.C.	2.271 -
New York City	7.283 -
Point Pleasant, N.J.	9.577 -
Dallas, Tex.	87 -
Avon Park, Fla.	5.785 -
San Diego, Calif.	50 -

Recap

[1481]

Parkesail, Pa.	8.
Hopewell, N J	495 -
Washington, N J	104 -
Roebledge, Pa.	65 -
Allentown, N J	17.780 -
Baptistown, N J.	9.559 -
High Bridge, N J.	35 -
Union, N J.	90 -
Mountainside, N J	2.028 -
Catasauqua, Pa.	792 -
Port Argyl, Pa.	5.116 -
East Brady, Pa.	1.000 -
Ruddlestown, Pa.	9.237 -
Annandale, N J.	329 -
Broadway, N J.	13.063 -
Glen Gardner, N J.	622 -
Glenside, Pa.	25 -
Mendo Park, N J.	229 -
Kearney, N J.	502 -
Dublin, Pa.	273 -
65 Towns - Pa. or N J.	5.177,051 -
13 Foreign States	466
	40,635 -
Total Savings Deposit	5,217,686 -

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GROWTH OF TOTAL DEPOSITS OF COMMERCIAL BANKS IN THE LEHIGH VALLEY AREA, 1962-1967

(Dollar amounts in thousands)

	Name of Bank	Total Deposits Dec. 1962	Dec. 1967	% Change 1962-1967
1	Hunterdon County Trust Co.	$ 5,084	$ 9,558	88.0
2	First National, Milford	10,166	18,785	84.8
3	Cement National, Northampton	19,325	34,926	80.7
4	Neffs National Bank	4,368	7,515	72.0
	Girard Trust	752,284	1,289,941	71.5
5	Flemington National	15,000	25,218	68.1
6	First National, Hope	6,631	10,981	65.6
7	First Natl Bank of Coopersburg	4,485	7,411	65.2
8	PHILLIPSBURG NATIONAL	13,645	22,358	63.9
9	First Natl Bank in Bangor	10,226	15,603	52.6
10	First Natl Bank of Bath	7,553	11,367	50.5
11	Hunterdon County National	35,578	53,458	50.3
12	Portland National Bank	3,512	5,274	50.2
13	Merchants Natl Bank of Allentown	82,785	123,741	49.5
14	First Natl Bank of Belvidere	10,734	16,029	49.3
15	Slatington National B & T	4,899	7,281	48.6
16	First National, Blairstown	3,973	5,891	48.3
17	Hackettstown National	7,121	10,174	42.9
18	Phillipsburg Trust Co.	8,502	12,078	42.1
19	Lafayette Trust Bank	17,130	24,309	41.9
20	Lehigh Valley Trust Co.	50,324	71,379	41.8
21	Saucon Valley Trust Co.	8,165	11,559	41.6
22	Washington TrustCo.	10,262	14,506	41.4
23	Pen Argyl National	6,832	9,637	41.1
24	First Natl Bank of Allentown	127,107	179,148	40.9
25	Citizens National, Bloomsbury	3,414	4,788	40.2
26	SECOND NATIONAL	11,535	16,131	39.8

GROWTH OF TOTAL DEPOSITS OF COMMERCIAL BANKS IN THE LEHIGH VALLEY AREA, 1962-1967

(Dollar amounts in thousands)

	Name of Bank	Total Deposits Dec. 1962	Total Deposits Dec. 1967	% Change 1962-1967
27	Walnutport State Bank	$ 3,028	$ 4,215	39.2
28	Nazareth National B & T	20,581	28,706	39.5
29	Citizens National, Slatington	4,274	5,938	38.9
30	Peoples Natl Bank of Hackettstown	12,470	17,298	38.5
31	Second National Bank of Lazareth	9,835	13,314	35.4
32	First National, Bethlehem	76,507	102,898	34.5
33	First Natl Bank of Washington	12,780	17,051	33.4
34	New Tripoli National Bank	5,789	7,475	29.1
35	Union B & T Co. of Eastern Pa.	62,076	79,072	27.4
36	Merchants National, Bangor	11,978	15,205	26.9
37	First Clinton National Bank	15,402	19,396	25.9
38	Citizens Bank of Wind Gap	4,136	5,208	25.9
39	Easton National	56,151	67,722	20.6
40	Northampton National	19,836	18,961	-4.4
41	First Natl Bank of Pen Argyl	4,443	4,344	-2.2
	Girard Trust (Riegelsville Office)	NA	NA	NA

NA - Not available

Source: Polk's Bank Directory, 137th and 147th editions, March 1963 and March 1968.

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BRANCHING STATUS IN COMMUNITIES OUTSIDE COURT'S GEOGRAPHIC MARKET

As of October 1, 1969

Burlington County

Branching Status	Communities	Population 1960	Population July, 1968
Open	Allamuchy Twp.	973	1,170
Closed	Blairstown Twp.	1,797	2,000
Open	Frelinghuysen Twp.	845	950
Closed	Hackettstown Town	5,276	9,760
Open	Hardwick Twp.	2,039	2,340
Closed	Hope Twp.	833	1,010
Closed	Independence Twp.	1,509	1,970
Open	Knowlton Twp.	1,442	1,670
Open	Liberty Twp.	760	850
Open	Pahaquarry Twp.	63	70

Hunterdon County

Closed	Califon Boro	777	990
Closed	Clinton Twp.	3,770	4,860
Open	Delaware Twp.	2,485	3,140
Closed	East Amwell Twp.	1,981	2,440
Closed	Flemington Boro	3,232	4,060
Closed	Franklin Twp.	1,777	2,120
Closed	Frenchtown Boro	1,340	1,470
Closed	Kingwood Twp.	1,841	2,160

Hunterdon County Continued

Branching Status	Communities	Population 1960	Population July, 1966
Closed	Lambertville City	4,269	4,390
Closed	Lebanon Boro	880	960
Open	Lebanon Twp.	2,841	3,420
Closed	Raritan Twp.	4,545	6,710
Closed	Readington Twp.	6,147	7,340
Closed	Stockton Boro	320	380
Closed	Tewksbury Twp.	1,908	2,530
Open	West Amwell Twp.	1,683	2,180

Source: Intervenor's exhibit No. 37.

GX 90

BRANCHING STATUS IN COMMUNITIES WITHIN COURT'S GEOGRAPHIC MARKET

As of October 1, 1969

Warren County

Branching Status	Communities	Distance in Mileage from Phillipsburg	Population 1960	Population July 1968
Closed	Phillipsburg	-	18,502	18,510
Closed	Lopatcong Twp	Adjacent	2,703	3,220
Closed	Pohatcong Twp	Adjacent	3,543	3,960
Closed	Greenwich Twp	7	1,397	1,580
Closed	Alpha Borough	3	2,406	2,850
Open but pending application	Harmony Twp	5	2,039	2,340
Open but pending application	Franklin Twp	11	1,729	1,950
Closed	White Twp	12	1,832	2,040
Closed	Belvedere	11.5	2,636	2,940
Closed	Oxford	14	1,657	1,740
Closed	Washington	12	5,723	6,460
Closed	Washington Twp	13	3,055	3,620
Closed	Mansfield Twp	15	2,130	3,210
Hunterdon County				
Closed	Holland Twp	8.5	2,495	3,490
Open	Bethlehem Twp	11	1,090	1,250
Closed	Union Twp	16	1,717	1,880
Open	Alexandria Twp	14	1,629	1,920

Hunterdon County Continued

Branching Status	Communities	Distance in Mileage from Phillipsburg	Population 1960	Population July 1968
Closed	Milford	10.5	1,114	1,370
Open	Hampton	13	1,135	1,330
Closed	Glen Gardner	14	787	850
Closed	High Bridge	17	2,148	2,480
Closed	Clinton	15.5	1,158	1,490
Closed	Bloomsbury	7	838	920

Source: Intervenor's exhibit No. 37.

DX 1

EXHIBIT D-1

FINANCIAL ASSETS HELD BY HOUSEHOLDS IN U.S.

Dec. 31, 1967

(in billions of dollars)

		Percent Distribution
Demand deposits and currency*	100.9	.0624
Savings deposits at Commercial Banks	134.5	.0831
Savings accounts at Savings Institutions **	195.2	.1207
Life insurance reserves	115.7	.0715
Pension fund reserves	182.2	.1126
U.S. Government savings bonds	51.0	.0315
Other U.S. Government securities	32.8***	.0203
State and Local Government securities	40.8	.0252
Corporate and foreign bonds	6.3	.0039
Corporate stock at market value	726.8	.4492
Mortgages	9.3	.0057
Miscellaneous	22.4	.0138
Total	1617.9	.9999

Source: Flow of Funds Accounts; Table 5, Federal Reserve Bulletin, May 196

*Total currency in circulation outside banks amounted to 39.0; and since the majority of this was held by households, no precise breakdown between demand deposits and currency is available.

**Includes mutual savings banks, savings and loan associations, and credit unions.

***Estimated.

FINANCIAL ASSETS HELD BY HOUSEHOLDS IN U.S.

Dec. 31, 1966
(in billions of dollars)

		Percent Distribution
Demand deposits and currency*	88.6	.0626
Savings deposits at Commercial banks	118.7	.0839
Savings accounts at savings institutions**	178.8	.1264
Life insurance reserves	110.8	.0783
Pension fund reserves	159.2	.1125
U.S. Government Savings bonds	50.1	.0354
Other U.S. Government securities	35.6	.0251
State and Local Government securities	40.6	.0287
Corporate and foreign bonds	5.7	.0040
Corporate stock at market value	596.3	.4216
Mortgages	9.9	.0070
Miscellaneous	19.8	.0140
TOTAL	1414.1	.9995 error due to rounding

Source: Flow of Funds Accounts; Federal Reserve Bulletin, February 1968.

* Total currency in circulation outside banks amounted to 39.0; and since the majority of this was held by households, no precise breakdown between demand deposits and currency is available.

** Includes mutual savings banks, savings and loan associations, and credit unions.

DX 2

EXHIBIT D-2

ONE-FOUR FAMILY MORTGAGES BY HOLDER

Dec. 31, 1967

(In billions of dollars)

		Percent Distribution
Commercial banks	34.9	.1478
Savings and loan associations	103.2	.4371
Mutual savings banks	33.5	.1418
Credit Unions	.7	.0029
Life insurance companies	30.0	.1271
Non-insured pension plans	3.9	.0165
Finance companies	4.3	.0182
Nonfinancial business	7.6	.0322
Individuals and other (residual)	18.0	.0762
	236.1[P]	.9993
		error due to rounding

Source: Flow of Funds Accounts; Federal Reserve Bulletin, May 1968.

[P] Preliminary estimate.

ONE-FOUR FAMILY MORTGAGES BY HOLDER

Dec. 31, 1966
(in billions of dollars)

replaced

		Percent Distribution
Commercial banks	32.5	.1450
Savings and loan associations	97.8	.4364
Mutual savings banks	31.7	.1414
Credit Unions	0.6	.0026
Life Insurance companies	30.4	.1356
Non-insured pension plans	3.8	.0169
Finance companies	3.9	.0174
Nonfinancial business	6.5	.0290
Individuals and other (residual)	16.9	.0754
	224.1	.9997

error due to rounding

Source: Flow of Funds Accounts; Federal Reserve Bulletin, February 1968.

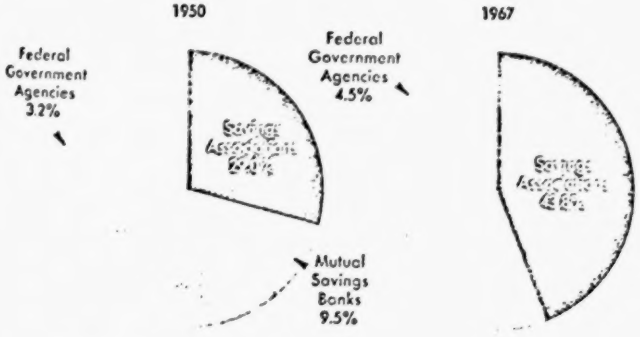
DX 2a

TABLE 21 • Mortgage Loans Outstanding on One- to Four-Family Nonfarm Homes, by Type of Lender
(Percentage Distribution)

Year-End	Savings and Loan Associations	Mutual Savings Banks	Commercial Banks	Life Insurance Companies	Federal Government Agencies	Individuals and Others	Total
1950	29.0%	9.5%	21.0%	18.8%	3.2%	18.4%	100.0%
1951	28.7	10.3	19.9	20.5	4.0	16.6	100.0
1952	30.2	10.6	19.2	20.1	4.3	15.6	100.0
1953	31.8	11.2	18.2	20.0	4.2	14.7	100.0
1954	33.0	11.9	17.6	20.0	3.7	13.8	100.0
1955	34.0	12.6	17.1	20.0	3.4	12.9	100.0
1956	34.3	13.1	16.4	20.3	3.6	12.3	100.0
1957	35.3	13.1	15.2	19.9	4.4	12.1	100.0
1958	36.4	13.3	15.0	19.0	4.0	12.3	100.0
1959	37.9	12.9	14.7	18.0	4.8	11.8	100.0
1960	39.2	13.0	13.6	17.6	5.1	11.5	100.0
1961	40.8	13.1	13.1	16.8	4.8	11.5	100.0
1962	41.9	13.3	13.3	15.9	4.4	11.2	100.0
1963	43.4	13.6	13.7	15.0	3.4	11.0	100.0
1964	44.1	13.9	13.8	14.5	3.0	10.7	100.0
1965	44.2	14.1	14.3	14.0	3.0	10.4	100.0
1966	43.6	14.2	14.7	13.6	3.9	10.1	100.0
1967*	43.8	14.2	14.7	12.7	4.5	10.0	100.0

Note: Components may not add to 100% due to rounding.
*Preliminary.
Source: Federal Home Loan Bank Board.

CHART 19 • Mortgage Loans Outstanding on One- to Four-Family Nonfarm Homes, by Type of Lender, 1950 and 1967



Source: Federal Home Loan Bank Board.

Source: Savings & Loan Fact Book, 1968

DX 2b

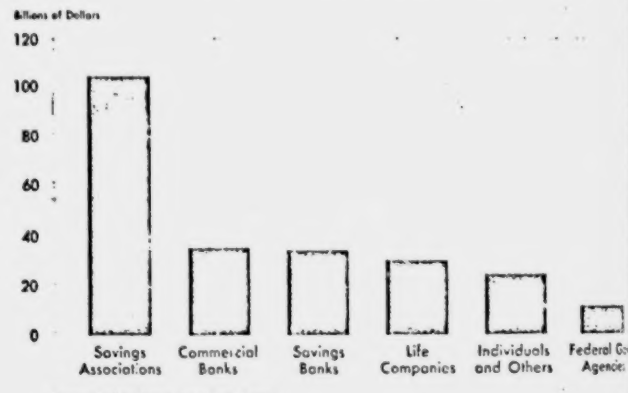
TABLE 20 • Mortgage Loans Outstanding on One- to Four-Family Nonfarm Homes, by Type of Lender

(Millions of Dollars)

Year-End	Savings and Loan Associations†	Mutual Savings Banks	Commercial Banks	Life Insurance Companies	Federal Government Agencies	Individuals and Others	Total
1950	$13,116	$ 4,312	$ 9,481	$ 8,478	$1,468	$ 8,315	$ 45
1951	14,844	5,331	10,275	10,610	2,063	8,588	51
1952	17,645	6,194	11,250	11,757	2,523	9,131	58
1953	20,999	7,373	12,025	13,195	2,770	9,732	66
1954	25,004	9,002	13,300	15,153	2,770	10,448	75
1955	30,001	11,100	15,075	17,661	3,015	11,398	88
1956	34,004	12,990	16,245	20,130	3,534	12,134	99
1957	37,996	14,110	16,365	21,441	4,687	12,998	107
1958	42,890	15,640	17,628	22,374	4,662	14,492	117
1959	49,535	16,887	19,200	23,583	6,256	15,393	130
1960	55,386	18,369	19,242	24,879	7,136	16,276	141
1961	62,395	20,022	20,038	25,776	7,310	17,542	153
1962	69,761	22,149	22,129	26,397	7,359	18,687	166
1963	79,058	24,717	24,910	27,331	6,169	20,002	182
1964	87,172	27,394	27,220	28,706	6,001	21,215	197
1965	94,225	30,064	30,401	29,907	6,396	22,162	213
1966	97,445	31,673	32,833	30,389	8,836	22,592	223
1967*	103,231	33,562	34,519	29,995	10,718	23,582	235

*Preliminary.
†Beginning in 1966, includes real estate sold on contract; 1967 data exclude mortgage holdings of ... associations in liquidation.
Source: Federal Home Loan Bank Board.

CHART 18 • Mortgage Loans Outstanding on One- to Four-Family Nonfarm Homes, by Type of Lender, Year-End 1967



Source: Federal Home Loan Bank Board.

DX 3

EXHIBIT D-3

CONSUMER CREDIT BY HOLDER

Dec. 31, 1967

(in billions of dollars)

		Percent Distribution
Commercial banks	41.1	.4143
Savings and loans associations	1.5	.0151
Mutual savings banks	.5	.0050
Credit unions	9.2	.0927
Finance companies	24.3	.2449
Individuals and others (residual)*	22.6	.2278
TOTAL	99.2	.9998

error due to rounding

Source: Federal Reserve Bulletin, May 1968

* Includes charge accounts, etc.

DX 4

TABLE D-4

COMPARISON OF ACTIVITIES OF PHILLIPSBURG N.B., SECOND N.B.,

ALL BANKS IN TRADING AREA, WEEKLY REPORTING BANKS, AND ALL COMMERCIAL BANKS IN UNITED STATES+

	P.N.	Figures as a % of total assets	S.N.	Figures as a % of total assets	All banks* trading area	Figures as a % of total assets	Weekly Reporting Banks**	Figures as a % of total assets	Dec. 30, 1967 All banks in U.S.**	Figures as a % of tota assets
Total Assets	23861		17255		1103701		269179		454603	
Commercial and Industrial loans	2375	9.95	1320	7.64	83652	7.58	65818	24.45	88979	19.57
Real Estate Loans	7893	33.08	7680	44.50	308610	27.96	28900	10.74	59019	12.98
Loans to Individuals (Consumer Credit)	4031	16.89	1510	8.75	223743	20.27	16274	6.05	51845	11.40
Total Loans	14643	61.36	10702	62.02	664243	60.18	209149	77.70	238660	52.50
Demand Deposits	6542	27.41	4550	26.36	319120	28.91	125562	46.65	211929	46.62
Time and Savings Deposits	15816	66.28	11455	66.38	682476	61.83	102809	38.19	186276	40.98

* See List on Table - All totals without Girard Trust Bank, Lehigh Valley and Union Bank but including PNB and SNB.

**341 weekly reporting banks, each with assets over $100 million, Federal Reserve Bulletin, February 1968.

***Taken from Call Report No. 82 of FDIC, December 30, 1967. (figures in thousands of dollars)

+ Figures for PN, SN and banks in trading area in thousands of dollars, figures for weekly reporting banks and all banks in U.S. are in millions of dollars.

DX 5

(41)

TOTAL ASSETS OF ALL COMMERCIAL BANKS
IN THE TRADING AREA AS OF DEC. 31, 1967

(millions of dollars)

illipsburg National Bank and Trust Company	23861
cond National Bank of Phillipsburg	17255 ✓
illipsburg Trust Company	13161
rst National Bank of Belvidere, N.J.	17303
rst National Bank of Washington, N.J.	20494
shington Trust Company, Washington, N.J.	15857
rst National Bank of Blairstown, N.J.	6439
rst National Bank of Hope, N.J.	11624
kettstown National Bank, Hackettstown, N.J.	11349
ples National Bank, Hackettstown, N.J.	19202
izens National Bank	5225
erdon County Trust Company, Califon, N.J.	10681
st Clinton National Bank, Clinton, N.J.	21199
ington National Bank, Flemington, N.J.	26964
t National Bank of Milford, N.J.	20443
erdon County National Bank, Flemington, N.J.	57716
t National Bank of Allentown, Pa.	202087
gh Valley Trust Company, Allentown, Pa.	76866
hants National Bank of Allentown, Pa.	143554
s National Bank, Neffs, Pa.	8425
Citizens National Bank of Slatington, Pa.	6492
ington National Bank	8198
ew Tripoli National Bank, New Tripoli, Pa.	8632

First National Bank of Coopersburg, Pa.	8144
The Union Bank and Trust of Eastern Pennsylvania, Bethlehem, Pa.	93747
First National Bank in Bangor, Pa.	16872
Merchants National Bank of Bangor, Pa.	16605
First National Bank & Trust Company of Bethlehem, Pa.	115377
Easton National Bank & Trust Company, Easton, Pa.	75591*
Lafayette Trust Bank, Easton, Pa.	27705
Northampton National Bank, Easton, Pa.	23225*
Nazareth National Bank & Trust Company, Nazareth, Pa.	32014
Second National Bank of Nazareth, Nazareth, Pa.	15187
Portland National Bank, Portland, Pa.	6046
First National Bank of Pen Argyl, Pa.	4953
Pen Argyl National Bank, Pen Argyl, Pa.	10722
Citizens Bank of Wind Gap, Wind Gap, Pa.	5884
Cement National Bank of Northampton, Pa.	39250
Saucon Valley Trust Company, Hellertown, Pa.	12947
Walnutport State Bank, Walnutport, Pa.	4622
First National Bank of Bath, Pa.	12445
TOTAL =	1274314*

*(excludes Girard Trust)

DX 6

ABE: A REPRESENTATIVE AREA OF THE U.S.

U.S. Population	1960	178,464,236
ABE Population	1960	492,168
ABE as percent of U.S. population		.0022

	ABE	U.S.
Proportion of Population in Urban Areas	71.3	70.1
Proportion of Population over 65 Years Old	10.4	9.2
Population growth 1950-1960	12.4	17.9
Proportion Population in White Collar Occupations	35.6	46.4
Median Income	5845	5620
Proportion of Population in Owner Occupied Housing	70.6	64.4

	ABE	U.S.	ABE as % of U.S.
Bank deposits (1960)	625,458,000	266,885,000,000	.00234

DX 7

TABLE D-7

COMMERCIAL BANK DEPOSITS - (time and demand) 1950-1964

Rank 1960	SMSA	1950	1964	Absolute Change	Percent Change
47	Akron, Ohio	335,348	795,883	460,535	137
48	Norfolk-Portsmouth, Va.	253,737	437,389	183,652	72
49	Gary, Hammond-East, Chicago	DNE	507,361	DNE	--
50	Fort Worth, Texas	490,069	1,012,361	522,292	107
51	Syracuse, N. Y.	477,367	1,237,777	760,410	159
52	Hartford, Conn.	835,083	1,636,601	801,518	96
53	Oklahoma City, Okla.	440,550	1,034,377	593,787	135
54	Youngstown-Warren, Ohio	421,796	506,328	84,532	20
55	Honolulu, Hawaii	DNE	750,563	DNE	--
56	Springfield-Chicopee-Holyoke	599,647	1,119,410	519,763	87
57	ABE	397,220	828,583	431,363	108
58	Nashville, Tenn.	395,864	932,206	536,342	135
59	Grand Rapids, Mich.	279,895	801,062	521,167	186
60	Omaha, Nebr.-Iowa	526,472	727,684	200,812	38
61	Jacksonville, Fla.	367,084	733,730	366,646	100
62	Salt Lake City, Utah	374,064	734,210	360,146	96
63	Richmond, Va.	511,718	864,755	353,037	69
64	Tulsa, Oklahoma	469,664	805,206	335,542	71
65	Flint, Mich.	180,531	573,267	392,736	218
66	Wilmington, Del.-N.J.-Md.	543,661	895,352	351,691	65
67	Wichita, Kansas	265,752	536,083	270,331	102
43	Birmingham, Ala.	395,155	752,136	356,981	90
45	Sacramento, Calif.	477,511	1,176,115	698,604	146
				Average % =	106.3

Table D-7

	1950	1964	Δ64-50	Percent Change 127
United States	145,931,249	331,820,200	185,888,951	

Sources:

1964 Deposits from 1967 City and County Data Book

1950 Deposits from 1950 Distribution of Bank Deposits by Counties and Cities -- Board of Governors of the Federal Reserve System.

DNE: Did not exist.

DX 8

PERCENTAGE OF COMMERCIAL BANK DEPOSITS HELD BY THE LARGEST BANKS IN ALL STANDARD METROPOLITAN AREAS OVER 300,000 IN POPULATION IN WHICH BRANCHING IS PERMITTED, 1/ AS OF JUNE 30, 1966

SMSA	Population (1960)	Number of Institutions	Total Deposits (in $000)	Percent of Commercial Bank Deposits in SMSA, held by the following banks: Largest	3 Largest	5 Largest
Allentown Bethlehem Easton Before Proposed Merger		37	936,468	17.7	39.1	53.8
After Proposed Merger		36	936,468	17.7	39.1	53.8
Average, All		1,583	179,479,814	29.8	62.9	77.7
SMSA						
Akron, Ohio	605,367	11	901,983	41.8	75.9	88.0
Albany-Schenectady Troy, New York	657,503	18	1,423,969	32.0	70.4	82.6
Allentown-Bethlehem Easton, Pa.-N.J.	492,168	37	936,468	17.7	39.1	53.8
Anaheim-Santa Ana-Garden Grove, Calif.	703,925	22	1,344,106	39.9	72.1	82.0
Atlanta, Georgia	1,017,188	46	2,407,992	26.7	69.7	85.5
Baltimore, Md.	1,727,023	28	2,054,325	27.3	65.1	88.3
Birmingham, Ala.	634,864	10	961,835	55.4	91.6	97.6
Boston, Mass.	2,595,481	77	5,593,296	38.8	61.8	73.4
Bridgeport, Conn.	337,983	7	434,742	41.6	92.9	99.1
Buffalo, New York	1,306,957	10	1,994,963	49.0	94.6	98.0
Canton, Ohio	340,345	14	461,777	23.7	61.9	79.9
Charlotte, N.C.	316,781	16	806,453	43.6	83.7	91.5
Cincinnati, Ohio-Ky Indiana	1,268,479	49	1,817,465	27.4	72.1	83.2

SMSA	Population (1960)	Number of Institutions	Total Deposits (in $000)	Percent of Commercial Bank Deposits In SMSA, held by the following banks		
				Largest	3 Largest	5 Largest
Cleveland, Ohio	1,909,483	25	5,139,785	34.4	71.1	91.7
Columbus, Ohio	754,885	20	1,268,003	38.9	87.0	91.2
Dayton, Ohio	727,121	29	772,826	36.5	69.6	76.8
Detroit, Michigan	3,762,360	49	8,532,459	33.2	65.8	77.7
Flint, Michigan	416,239	13	694,048	37.0	88.1	94.0
Fresno, Calif.	365,945	12	573,085	53.9	78.9	90.1
Gary-Hammond-E. Chicago, Ind.	573,548	20	647,045	28.1	49.9	68.3
Grand Rapids, Mich.	461,906	19	972,546	42.7	77.1	83.6
Harrisburg, Pa.	371,653	31	572,576	25.1	58.3	73.0
Hartford, Conn.	549,249	17	1,155,698	45.1	91.2	94.6
Honolulu, Hawaii	500,409	7	937,795	36.2	77.8	90.4
Indianapolis, Ind.	916,932	38	2,087,085	34.2	83.8	87.1
Jersey City, N.J.	610,734	9	909,485	32.1	66.5	92.2
Knoxville, Tenn.	368,080	12	536,098	37.8	70.3	81.6
L.A.-Lg.Beach,Calif.	6,038,771	71	13,178,567	33.2	70.8	85.1
Louisville,Ky.-Ind.	725,139	17	1,203,985	27.6	69.0	87.9
Memphis, Tenn.-Ark.	674,583	13	1,303,061	40.1	90.3	94.4
Mobile, Alabama	363,389	11	436,859	38.8	87.5	91.6
Nashville, Tenn.	463,628	16	1,075,218	41.8	93.2	95.4
New Haven, Conn.	320,836	11	440,252	42.8	85.7	93.5
New Orleans, La.	907,123	23	1,818,587	30.8	63.6	82.5
New York, New York	10,694,632	102	58,890,323	19.7	47.5	67.2
Newark, N.J.	1,689,420	47	3,316,747	19.4	49.5	59.3
Norfolk-Portsmouth, Va.	578,507	10	569,904	47.4	71.6	84.5
Paterson-Clifton-Passaic,N.J.	1,186,873	32	2,280,504	15.5	43.5	59.0
Philadelphia, Pa., N.J.	4,342,899	88	8,075,958	18.3	48.8	67.8
Phoenix, Arizona	663,510	11	1,402,851	48.7	89.0	95.0
Pittsburgh, Pa.	2,405,435	48	5,916,817	52.1	82.1	90.6
Portland, Oregon-Wash.	821,897	21	1,674,111	38.0	83.0	88.0

SMSA	Population (1960)	Number of Institutions	Total Deposits (in $000)	Percent of Commercial Bank Deposit in SMSA, held by the following banks		
				Largest	3 Largest	5 Largest
Providence-Pow-tucket-Warwick, R.I.-Mass.	821,101	16	1,213,346	52.2	87.7	93.5
Richmond, Va.	436,044	12	1,040,260	30.3	74.4	93.1
Rochester, N.Y.	732,588	19	1,353,946	38.6	79.3	93.9
Sacramento, Calif.	625,503	17	1,296,129	46.7	83.1	89.8
Salt Lake City, Utah	447,795	23	840,981	24.4	68.1	82.6
San Bernardino-Ontario-Riverside, Calif.	809,782	17	1,081,411	39.4	81.9	91.2
San Diego, Calif.	1,033,011	13	1,422,322	35.5	75.1	92.6
S.F.-Oakland, Calif.	2,648,762	44	11,084,224	41.7	77.2	86.6
San Jose, Calif.	642,315	16	1,403,777	39.2	74.4	88.7
Seattle-Everett, Wash.	1,107,213	28	2,062,542	38.4	70.3	85.6
Springfield-Chicopee-Holy-oke, Mass.-Conn.	493,999	14	442,114	31.5	79.7	89.0
Syracuse, N.Y.	563,781	10	778,763	29.1	73.8	94.3
Tacoma, Washington	321,590	11	402,508	36.8	84.6	91.4
Toledo, Ohio-Mich.	630,647	25	935,158	37.3	68.5	78.6
Utica-Rome, N.Y.	330,771	12	411,586	44.9	86.5	91.4
Wash., D.C.-Md-Va.	2,001,897	68	3,919,621	18.0	43.0	55.8
Wilkes-Barre-Hazel-ton, Pa.	346,972	26	542,784	20.7	46.7	60.8
Wilmington, Del.-N.J.-Md.	414,565	23	802,044	40.6	75.8	85.1
Worcester, Mass.	328,898	8	334,762	49.3	90.1	96.9
Youngstown-Warren, Ohio	509,006	14	589,944	22.9	55.6	83.0

Sources: Bureau of the Census, Statistical Abstract of the United States, 1964; FDIC Computer Printouts for Summary of Deposits, June 30, 1966.

1/ The 62 SMSA's in this table account for approximately 52% of the deposits of all insured commercial banks.

DX 9

ASSET GROWTH OF COMMERCIAL BANKS IN TRADING AREA

(Dollar Amount in Thousands)

	Dollar Amount			Percentage Change		
	Dec. 1957	Dec. 1962	Dec. 1967	1957-1962	1962-1967	1957-1967
Phillipsburg Natl	$10,602	$14,805	$24,036	39.6	62.4	126.7
Second Natl	9,515	12,693	17,506	33.4	37.9	84.0
Phillipsburg Trust	5,894	9,020	13,161	53.0	45.9	123.3
First Natl of Belvidere, N.J.	6,280	11,644	17,303	85.4	48.6	175.5
First Natl of Washington, N.J.	10,854	14,366	19,210	32.4	33.7	77.0
Washington Trust, Washington, N.J.	8,237	11,143	15,857	35.3	42.3	92.5
First Natl of Blairstown, N.J.	3,324	4,404	6,439	32.5	46.2	93.7
First Natl of Hope, N.J.	4,302	7,009	11,624	62.9	65.8	170.2
Hackettstown Natl, Hackettstown,N.J.	5,188	7,848	11,361	51.3	44.8	119.0
Peoples Natl, Hackettstown, N.J.	9,179	13,775	19,288	50.1	40.0	110.1
Citizens Natl of Bloomsbury, N.J.	2,584	3,684	5,225	42.6	41.8	102.2
Hunterdon County Trust, Califon,N.J.	3,791	5,642	10,681	48.8	89.3	181.7
First Clinton Natl, Clinton,N.J.*	12,578	16,862	21,356	34.1	26.7	69.8
Flemington Natl, Flemington, N.J.	10,769	16,299	27,317	51.4	67.6	153.7
First Natl of Milford, N.J. **	7,119	11,209	20,614	57.5	83.9	189.6
Hunterdon County Natl,Flemington,N.J.	21,934	38,398	57,716	75.1	50.3	163.1
First Natl of Allentown, Pa.	92,593	144,630	204,161	56.2	41.2	120.5
Lehigh Valley Trust, Allentown, Pa.	40,565	54,129	76,866	33.4	42.0	89.5
Merchants Natl of Allentown, Pa.	54,577	93,800	144,953	71.9	54.5	165.6
Neffs Natl, Neffs, Pa.	3,755	5,049	8,451	34.5	67.4	125.1
The Citizens Natl of Slatington, Pa.	3,579	4,727	6,518	32.1	37.9	82.1

*combined figures for merging banks

**operates branch in former Head Office location, now main office in Raritan Tp.

	Dollar Amount			Percentage Change		
	Dec. 1957	Dec. 1962	Dec. 1967	1957-1962	1962-1967	1957-1967
Slatington Natl	$ 4,260	$ 5,610	$ 8,198	31.7	46.1	92.4
The New Tripoli Natl,New Tripoli,Pa.	5,111	6,682	8,678	30.7	29.9	69.8
First Natl of Coopersburg, Pa.	3,616	5,080	8,248	40.5	62.4	128.1
The Union Bank & Trust of Eastern Pa., Bethlehem, Pa.	35,213	73,245	93,747	108.0	28.0	166.2
First National in Bangor, Pa.	7,538	11,147	16,967	47.9	52.2	125.1
Merchants Natl of Bangor, Pa.	10,921	13,258	16,762	21.4	26.4	53.5
First Natl & Trust Co. of Bethlehem, Pa.	45,838	85,606	118,213	86.8	38.1	157.9
Easton Natl & Trust Co, Easton,Pa.*	52,811	63,299	76,322	19.9	20.6	44.5
Lafayette Trust Co., Easton, Pa.	14,677	19,323	27,808	31.7	43.9	89.5
Northampton Natl Bank, Easton, Pa.	24,397	23,537	23,225	-3.5	-1.4	-4.8
Nazareth Natl & Trust Co,Nazareth,Pa	18,741	23,197	32,204	23.8	38.8	71.8
Second Natl of Nazareth,Nazareth, Pa	6,960	11,185	15,272	60.7	36.5	119.4
Portland Natl, Portland, Pa.	3,343	4,008	6,085	19.9	51.8	82.0
First Natl of Pen Argyl, Pa.	3,565	4,929	4,953	38.3	0.5	38.9
Pen Argyl Natl, Pen Argyl, Pa.	5,076	7,547	10,816	48.7	43.3	113.1
Citizens Bank of Wind Gap,Wind Gap,Pa	3,481	4,677	5,884	34.4	25.8	69.0
Cement Natl of Northampton, Pa.	13,843	21,881	39,736	58.1	81.6	187.0
Saucon Valley Trust Co, Hellertown,Pa	6,936	9,157	12,947	32.0	41.4	86.7
Walnutport State, Walnutport, Pa.	2,295	3,327	4,621	45.0	38.9	101.3
First National of Bath, Pa.	5,807	8,276	12,507	42.5	51.1	115.4

*combined figures for merging banks

Source: Polk's Bank Directory, March 1958, March 1963, March 1968

DX 10
Table E-10

CHANGES IN NO. OF COMMERCIAL BANKS AND BRANCHES (Total U.S.)

	In Operation		Net Change		Beginning Operation				Ceasing Operation		
					Banks		Branches		Banks		
	Banks	Branches	Banks	Branches	New	Other	New	ABC*	Absorptions	Other	Branches
DEc. 31, 1966	14291	17845	-33	+1211	124	1	1131	117	133	25	66
DEc. 31, 1965	14324	16634	+43	+1188	202	0	1117	130	149	10	54
Dec. 31, 1964	14281	15446	+189	+1169	336	0	1083	125	136	11	39
Dec. 31, 1963	14092	14277	+141	+1199	300	0	1108	145	154	2	54
Dec. 31, 1962	13951	13078	-8	+1035	179	2	898	169	183	3	51
Dec. 31, 1961	13959	12043	-40	+937	113	1	872	126	138	16	61
Dec. 31, 1960	13999	11106	-5	+868	132	1	815	113	132	6	60

*Absorbed banks converted

Source: Annual Report of FDIC years 1966-1960.

800

DX 11

DISTRIBUTION OF ACCOUNTS OF THE RIEGELSVILLE BRANCH OF THE GIRARD TRUST BANK IN SELECTED CITIES AND AREAS BY POST OFFICE ADDRESS OF DEPOSITORS AS OF MAY 1967

LOCATION	DISTANCE IN MILES FROM RIEGELSVILLE, PA.	TOTAL OF SAVINGS & DEMAND ACCOUNTS & SAVINGS BOND	PERCENT OF TOTAL	SAVINGS ACCOUNTS	PERCENT OF TOTAL	DEMAND ACCOUNTS	PERCENT OF TOTAL	SAVINGS BOND	PERCENT OF TOTAL
Total Accounts	--	$ 11,787,400	--	$ 5,258,321	--	$ 1,601,799	--	$ 4,927,300	--
Easton, Pa.	6-1/2	2,391,439	20.29	487,264	9.27	110,475	6.90	1,793,700	37.16
Riegelsville, Pa.	--	2,324,978	19.72	1,269,380	24.14	436,898	27.28	618,700	12.56
Phillipsburg, N.J.	6-1/2	1,096,567	9.30	346,746	6.59	112,721	7.04	637,100	12.93
Milford, N.J.	6	855,100	7.25	583,771	11.10	41,129	2.57	230,200	4.67
Alpha, N.J.	5	207,448	1.76	121,615	2.31	3,733	.23	82,100	1.67
Bethlehem, Pa.	9-1/2	180,755	1.53	47,522	.90	15,833	.99	117,400	2.38
Bloomsbury, N.J.	7-1/2	154,698	1.31	83,594	1.59	52,104	3.25	19,000	.39
Doylestown, Pa.	20	141,955	1.20	35,440	.67	33,015	2.06	73,500	1.50
Bangor, Pa.	19	138,181	1.17	12,681	.24	--	--	125,500	2.55
Within Plaintiff's Trading Area	--	3,727,171	31.62	955,942	18.18	226,929	14.17	2,544,300	51.64
Within Defendant's Trading Area	--	10,871,682	92.23	5,005,307	95.19	1,397,175	87.23	4,469,200	90.70

DX 12

TABLE D-12

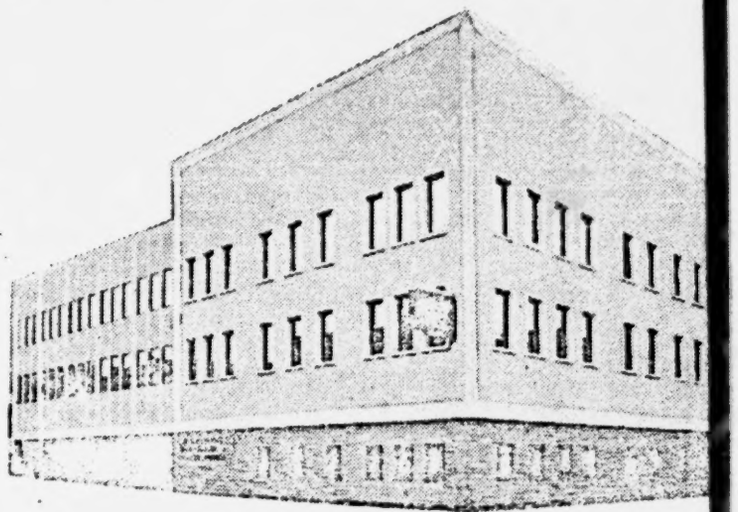
PHILLIPSBURG NATIONAL BANK, SECOND NATIONAL BANK
AND COMMERCIAL BANK COMPETITORS IN TRADING AREA
Dec. 30, 1967

	Assets	Assets ÷ Total Assets of Commercial Banks in Trading Area*	Rank in Trad
P.N.B.	23861	.0187	12 out of 41
S.N.B.	17255	.0135	19 out of 41
Merged Institution	41116	.0323	7 out of 41

Total Assets of commercial banks = 1274314

41 commercial banks include branches and main bank as one institution. Otherwise there are 97 banks and branches.

*Does not include Girard Trust.



Reach this entire market!

RETAIL SALES FOR THE ALLENTOWN - BETHLEHEM - EASTON METROPOLITAN AREA*	
TOTAL RETAIL SALES	**$ 765,090,000**
Food Stores	$175,767,000
Eating and Drinking Places	$ 61,337,000
General Merchandise	$148,751,000
Apparel Stores	$ 35,064,000
Furniture, Home Furnishings, Equipment Stores	$ 38,572,000
Automotive Dealers	$131,188,000
Gasoline Service Stations	$ 47,940,000
Lumber, Building and Hardware Dealers	$ 36,257,000
Drug Stores	$ 19,461,000
Liquor and Package Store (1.)	$ 14,487,122

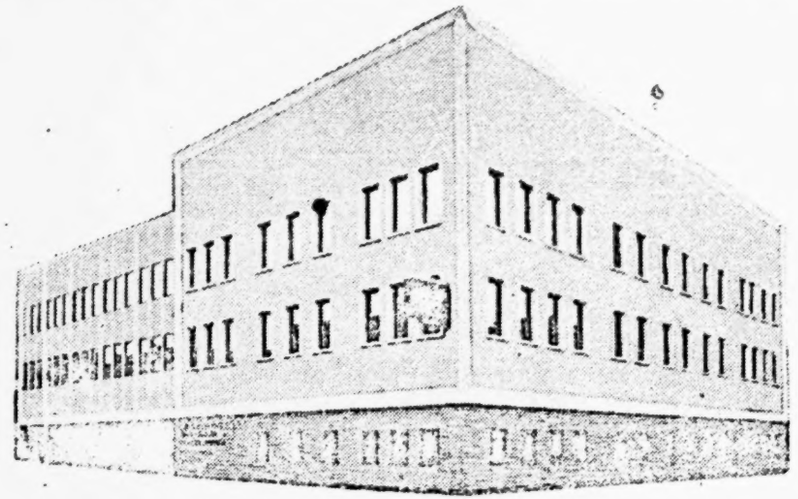
(1) Pa. Liquor Control Board Report #855 for year 1966

SELL PENNSYLVANI 3RD MARKET BEST With

Check the figures . . . NOTE THE SALES!

THE SALES VOLUME OF THE ALLENTOWN - BETHLEHEM - EASTON METROPOLITAN AREA IS THE THIRD LARGEST OF THE PENNSYLVANIA METROPOLITAN AREAS*

METROPOLITAN AREA	TOTAL RETAIL SALES	FOOD SALES
PHILADELPHIA	$6,899,631,000	$1,561,113,000



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(1) Pa. Liquor Control Board Report #855 for year 1966

. . NOTE THE SALES!

BETHLEHEM - EASTON METROPOLITAN AREA IS
INSYLVANIA METROPOLITAN AREAS*

SELL PENNSYLVANIA'S 3RD MARKET BEST With 2

PITTSBURGH	36,899,631,000	
ALLENTOWN-BETHLEHEM-EASTON	3,465,147,000	$1,561,113,000
HARRISBURG	765,090,000	900,674,000
LANCASTER	747,619,000	175,767,000
YORK	484,291,000	147,454,000
WILKES-BARRE - HAZLETON	467,559,000	97,601,000
READING	450,966,000	98,994,000
ERIE	434,263,000	118,629,000
JOHNSTOWN	386,343,000	94,925,000
SCRANTON	322,988,000	92,978,000
ALTOONA	318,414,000	87,128,000
	196,930,000	79,294,000
		49,974,000

* Sales Management Survey of Buying Power, June 10, 1967

For further information contact our representatives STORY & KELLY-SMITH INC.

STORY & KELLY - SMITH, INC. OFFICES and PHONE NUMBERS:

PHILADELPHIA	A.C. 215-PE5-8017	SYRACUSE	315-478-4154	CLEVELAND	216-621-2268
ATLANTA	A.C. 404-875-0966	BUFFALO	716-634-8440	CINCINNATI	513-621-7[illegible]
BOSTON	A.C. 617-482-2763	CHICAGO	312-782-0174	LOS ANGELES	213-466-[illegible]
MIAMI	A.C. 305-373-0015	DETROIT	313-875-2227	SAN FRANCISCO	415-986-62[illegible]
		MIAMI	305-373-0015		

	$ SALES
	$1,561,113,000
	900,674,000
	175,767,000
	147,454,000
	97,601,000
	98,994,000
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Power, June 10, 1967

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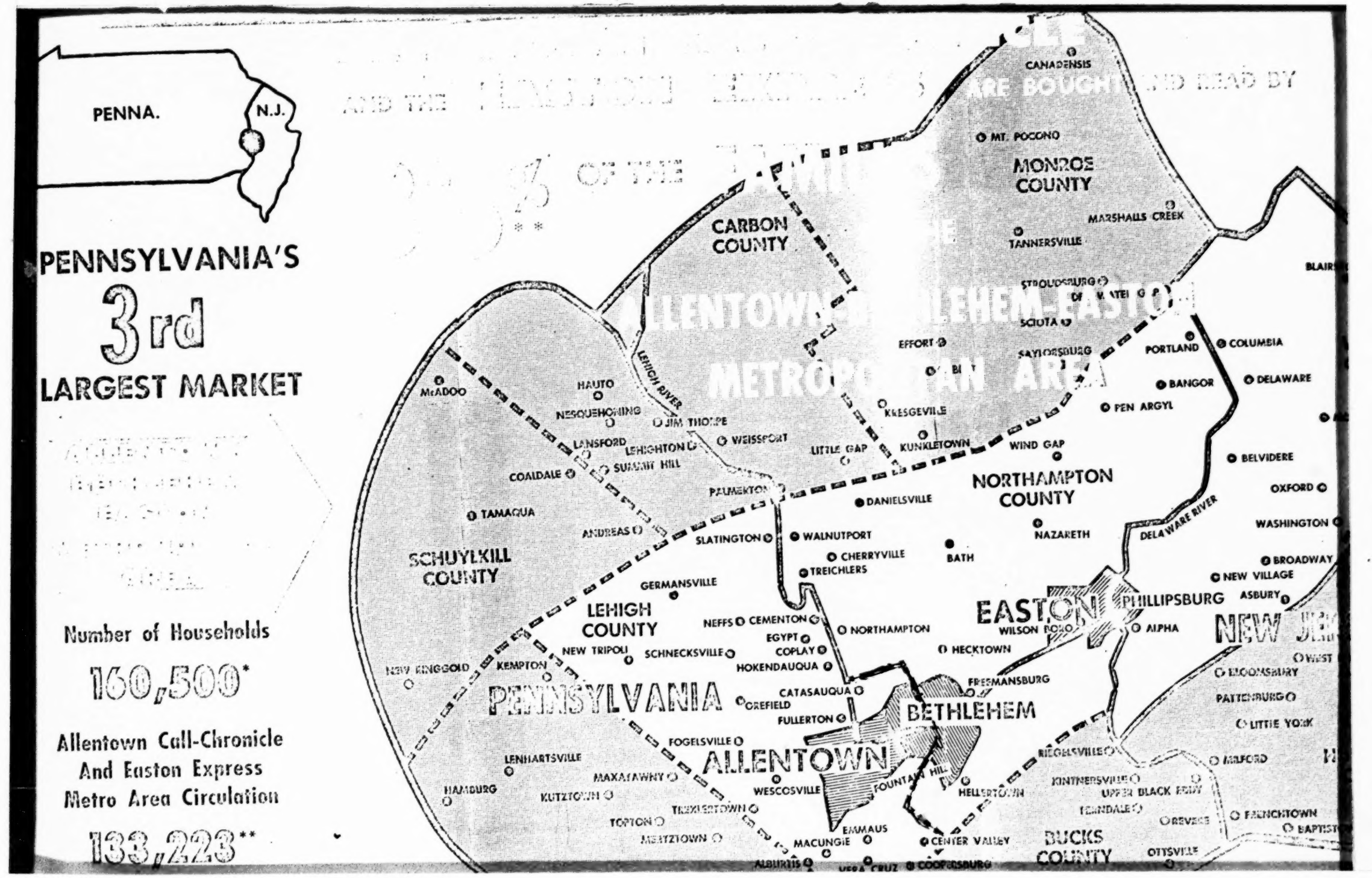
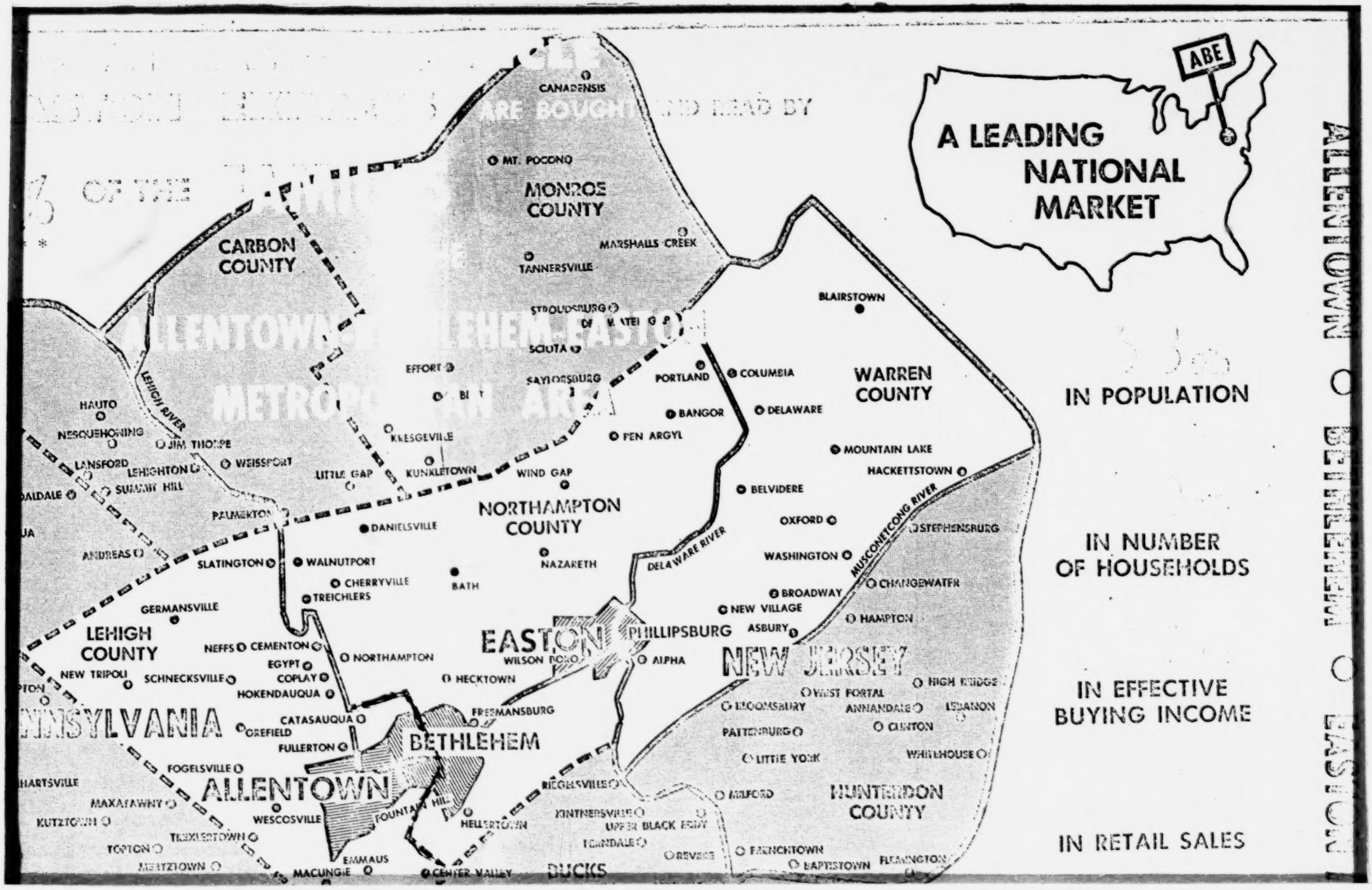
CINCINNATI 513-621-7[illegible]
LOS ANGELES 213-46[illegible]
SAN FRANCISCO 415-98[illegible]

Covering The

ALLENTOWN ○ BETHLEHEM ○ EA

METROPOLITAN AREA


PENNA.
N.J.
PENNSYLVANIA'S
3rd
LARGEST MARKET
Number of Households
160,500*
Allentown Call-Chronicle
And Easton Express
Metro Area Circulation
133,223**
CANADENSIS
MT. POCONO
MONROE
COUNTY
MARSHALLS CREEK
TANNERSVILLE
CARBON
COUNTY
STROUDSBURG
SCIOTA
EFFORT
SAYLORSBURG
PORTLAND
COLUMBIA
BANGOR
DELAWARE
PEN ARGYL
BELVIDERE
OXFORD
WASHINGTON
BROADWAY
NEW VILLAGE
ASBURY
PHILLIPSBURG
ALPHA
HAUTO
McADOO
NESQUEHONING
JIM THORPE
LEHIGH RIVER
LANSFORD
LEHIGHTON
WEISSPORT
COALDALE
SUMMIT HILL
KRESGEVILLE
LITTLE GAP
KUNKLETOWN
WIND GAP
PALMERTON
DANIELSVILLE
NORTHAMPTON
COUNTY
NAZARETH
DELAWARE RIVER
TAMAQUA
ANDREAS
SLATINGTON
WALNUTPORT
CHERRYVILLE
TREICHLERS
BATH
SCHUYLKILL
COUNTY
GERMANSVILLE
LEHIGH
COUNTY
NEFFS
CEMENTON
EGYPT
COPLAY
NORTHAMPTON
EASTON
WILSON BORO
NEW TRIPOLI
SCHNECKSVILLE
HOKENDAUQUA
HECKTOWN
NEW RINGGOLD
KEMPTON
PENNSYLVANIA
CATASAUQUA
FRESMANSBURG
GREFIELD
FULLERTON
BETHLEHEM
MOOSMSBURY
PATTENBURG
LITTLE YORK
FOGELSVILLE
ALLENTOWN
RIEGELSVILLE
MILFORD
LENHARTSVILLE
MAXATAWNY
HAMBURG
KUTZTOWN
WESCOSVILLE
FOUNTAIN HILL
HELLERTOWN
KINTNERSVILLE
UPPER BLACK EDDY
TREXLERTOWN
TOPTON
MEATZTOWN
EMMAUS
MACUNGIE
CENTER VALLEY
BUCKS
COUNTY
REVERE
FRENCHTOWN
OTTSVILLE
ALBURTIS
COOPERSBURG


A LEADING NATIONAL MARKET
ABE
IN POPULATION
IN NUMBER OF HOUSEHOLDS
IN EFFECTIVE BUYING INCOME
IN RETAIL SALES
ALLENTOWN • BETHLEHEM • EASTON
CANADENSIS
MT. POCONO
MONROE COUNTY
MARSHALLS CREEK
TANNERSVILLE
CARBON COUNTY
STROUDSBURG
SCIOTA
EFFORT
SAYLORSBURG
PORTLAND
COLUMBIA
BLAIRSTOWN
WARREN COUNTY
BANGOR
DELAWARE
PEN ARGYL
MOUNTAIN LAKE
HACKETTSTOWN
HAUTO
NESQUEHONING
JIM THORPE
LANSFORD
LEHIGHTON
WEISSPORT
SUMMIT HILL
LEHIGH RIVER
KRESGEVILLE
LITTLE GAP
KUNKLETOWN
WIND GAP
BELVIDERE
OXFORD
STEPHENSBURG
PALMERTON
DANIELSVILLE
NORTHAMPTON COUNTY
NAZARETH
DELAWARE RIVER
MUSCONETCONG RIVER
WASHINGTON
ANDREAS
SLATINGTON
WALNUTPORT
CHERRYVILLE
TREICHLERS
BATH
BROADWAY
CHANGEWATER
NEW VILLAGE
HAMPTON
GERMANSVILLE
LEHIGH COUNTY
NEFFS
CEMENTON
EGYPT
COPLAY
NORTHAMPTON
EASTON
WILSON BORO
PHILLIPSBURG
ASBURY
ALPHA
NEW JERSEY
NEW TRIPOLI
SCHNECKSVILLE
HECKTOWN
HOKENDAUQUA
CATASAUQUA
FRESMANSBURG
OREFIELD
FULLERTON
BETHLEHEM
WEST PORTAL
HIGH BRIDGE
BLOOMSBURG
ANNANDALE
LEBANON
PATTENBURG
CLINTON
LITTLE YORK
WHITEHOUSE
FOGELSVILLE
ALLENTOWN
RIEGELSVILLE
MILFORD
HUNTERDON COUNTY
MAXATAWNY
KUTZTOWN
WESCOSVILLE
FOUNTAIN HILL
HELLERTOWN
KINTNERSVILLE
UPPER BLACK EDDY
TRUMBAUERSVILLE
TOPTON
EMMAUS
MACUNGIE
CENTER VALLEY
BUCKS
FRENCHTOWN
BAPTISTOWN
FLEMINGTON

Total Circulation of the Allentown Call-Chronicle And Easton Express

160,537

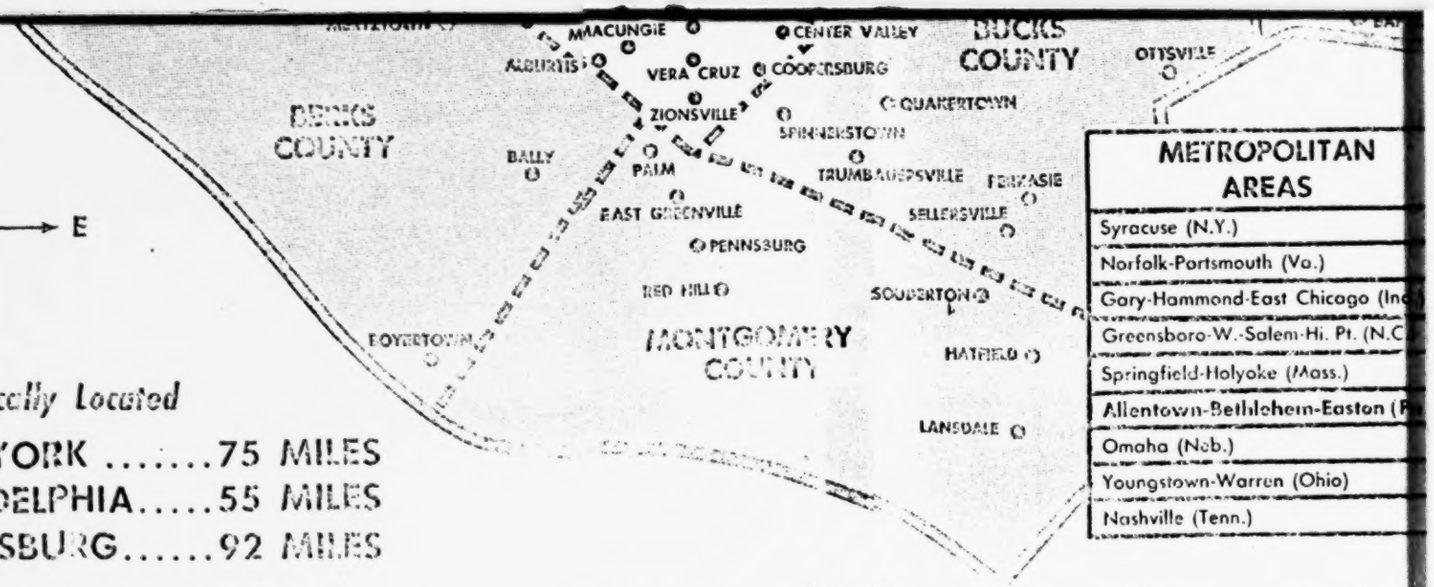
THRUOUT THIS 10 COUNTY AREA

* Source: Sales Monagement Survey Of Buying Power, June 10, 1967

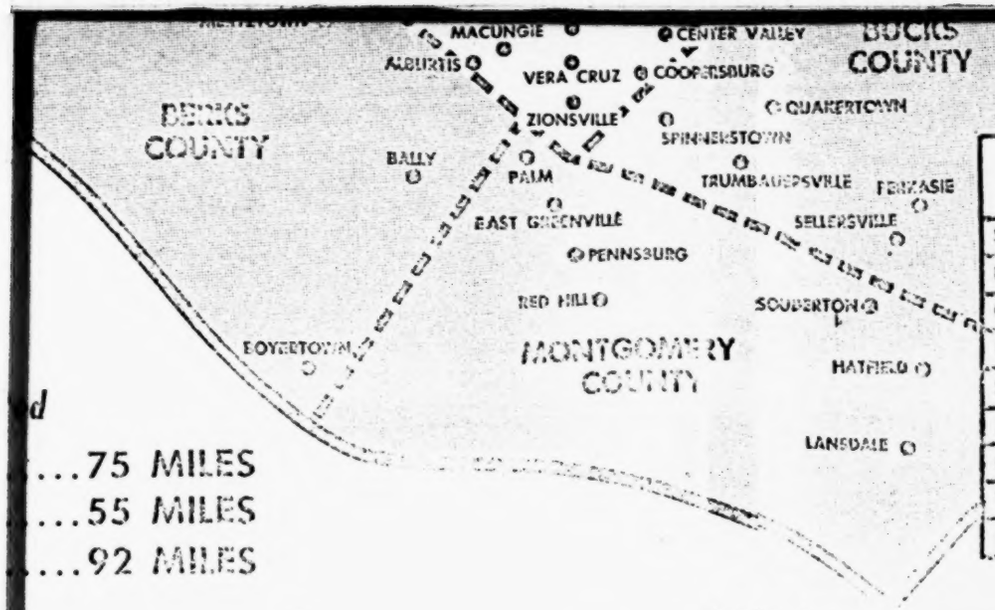
** Source: American Newspaper Markets '67

Strategically Located

NEW YORK .....75 MILES
PHILADELPHIA.....55 MILES
HARRISBURG.....92 MILES



METROPOLITAN AREAS
Syracuse (N.Y.)
Norfolk-Portsmouth (Va.)
Gary-Hammond-East Chicago (In
Greensboro-W.-Salem-Hi. Pt. (N.C
Springfield-Holyoke (Mass.)
Allentown-Bethlehem-Easton (P
Omaha (Neb.)
Youngstown-Warren (Ohio)
Nashville (Tenn.)

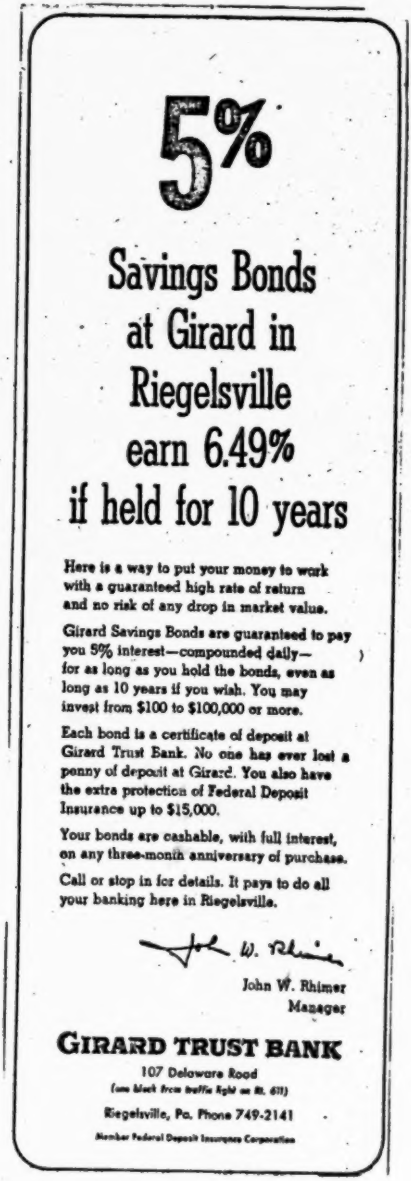


...75 MILES
...55 MILES
...92 MILES

Reprinted from Sales Management Survey of Buying Power June 10, 1967

METROPOLITAN AREAS	HOUSE-HOLDS	RANK	METROPOLITAN AREAS	HOUSE-HOLDS	RANK
Syracuse (N.Y.)	181.900	55	Jacksonville (Fla.)	149.500	64
Norfolk-Portsmouth (Va.)	181.000	56	Fort Lauderdale-Hollywood (Fla.)	148.700	65
Gary-Hammond-East Chicago (Ind.)	173.500	57	Salt Lake City (Utah)	147.600	66
Greensboro-W.-Salem-Hi. Pt. (N.C.)	167.000	58	Grand Rapids (Mich.)	147.600	67
Springfield-Holyoke (Mass.)	164.900	59	Tulsa (Okla.)	145.[illegible]	68
Allentown-Bethlehem-Easton (Pa.)	160.500	60	Richmond (Va.)	145.[illegible]	69
Omaha (Neb.)	157.600	61	Honolulu (Hawaii)	142.600	70
Youngstown-Warren (Ohio)	153.900	62	Wilmington (Del.)	139.[illegible]	71
Nashville (Tenn.)	151.700	63	Flint (Mich.)	134.[illegible]	72

DX 14


5%
Savings Bonds
at Girard in
Riegelsville
earn 6.49%
if held for 10 years
Here is a way to put your money to work with a guaranteed high rate of return and no risk of any drop in market value.
Girard Savings Bonds are guaranteed to pay you 5% interest—compounded daily—for as long as you hold the bonds, even as long as 10 years if you wish. You may invest from $100 to $100,000 or more.
Each bond is a certificate of deposit at Girard Trust Bank. No one has ever lost a penny of deposit at Girard. You also have the extra protection of Federal Deposit Insurance up to $15,000.
Your bonds are cashable, with full interest, on any three-month anniversary of purchase.
Call or stop in for details. It pays to do all your banking here in Riegelsville.
John W. Rhimer
Manager
GIRARD TRUST BANK
107 Delaware Road
(one block from traffic light on Rt. 611)
Riegelsville, Pa. Phone 749-2141
Member Federal Deposit Insurance Corporation

DX 15

1960 POPULATION BY MUNICIPALITIES*

WARREN COUNTY, NEW JERSEY

Allamuchy Twp.	973
Alpha Boro	2,406
Belvidere Town	2,636
Blairstown Twp.	1,797
Franklin Twp.	1,729
Frelinghuysen Twp.	845
Greenwich Twp.	1,397
Hackettstown Town	5,276
Hardwick Twp.	370
Harmony Twp.	2,039
Hope Twp.	833
Independence Twp.	1,509
Knowlton Twp.	1,442
Liberty Twp.	760
Lopatcong Twp.	2,703
Mansfield Twp.	2,130
Oxford Twp.	1,657
Pahaquarry Twp.	63
Phillipsburg Town	18,502
Pohatcong Twp.	3,543
Washington Boro	5,723
Washington Twp.	3,055
White Twp.	1,892

HUNTERDON COUNTY, NEW JERSEY

Alexandria Twp.	1,629
Bethlehem Twp.	1,090
Bloomsbury Boro	838
Clinton Town	1,158
Clinton Twp.	3,770
Flemington Boro	3,232
Franklin Twp.	1,777
Frenchtown Boro	1,340
Glen Gardner Boro	787
Hampton Boro	1,135
High Bridge Boro	2,148
Holland Twp.	2,495

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*United States Bureau of the Census

Kingwood Twp.	1,841
Lebanon Boro	880
Milford Boro	1,114
Raritan Twp.	4,545
Union Twp.	1,717

NORTHAMPTON COUNTY, PENNSYLVANIA

Allen Twp.	1,183
Bangor Boro	5,766
Bath Boro	1,736
Bethlehem	55,325
Bethlehem Twp.	6,439
Bushkill Twp.	2,676
Chapman Boro	237
East Allen Twp.	1,538
East Bangor Boro	970
Easton	31,955
Forks Twp.	3,249
Freemansburg Boro	1,652
Glendon Boro	555
Hanover Twp.	1,932
Hellertown Boro	6,716
Lehigh Twp.	4,411
Lower Mt. Bethel Twp.	2,307
Lower Nazareth Twp.	1,729
Lower Saucon Twp.	5,536
Moore Twp.	3,373
Nazareth Boro	6,209
Northampton Boro	8,866
North Catasauqua Boro	2,805
Palmer Twp.	8,823
Pen Argyl	3,693
Plainfield Twp.	3,614
Portland Boro	589
Roseto Boro	1,630
Stockertown Boro	777
Tatamy Boro	762
Upper Mt. Bethel Twp.	2,944
Upper Nazareth Twp.	2,661
Walnutport Boro	1,609
Washington Twp.	2,699
West Easton Boro	1,228
Williams Twp.	2,823
Wilson Boro	8,465
Wind Gap Boro	1,930

LEHIGH COUNTY, PENNSYLVANIA

Allentown (City)	108,347-
Alburtis	1,086-
Catasauqua	5,062-
Coopersburg	1,800-
Coplay	3,701-
Emmaus	10,262-
Fountain Hill	5,428-
Macungie	1,266-
Slatington	4,316-
Hanover Twp.	1,083-
Heidelberg Twp.	1,281-
Lower Macungie Twp.	3,859-
Lower Milford Twp.	1,779-
Lowhill Twp.	718-
Lynn Twp.	1,908-
North Whitehall Twp.	5,061-
Salisbury Twp.	7,294-
South Whitehall Twp.	10,032-
Upper Macungie Twp.	3,605-
Upper Milford Twp.	3,614-
Upper Saucon Twp.	5,926-
Washington Twp.	3,199-
Weisenberg Twp.	1,398-
Whitehall Twp.	14,528-
West Bethlehem	20,083-

BUCKS COUNTY, PENNSYLVANIA

Bridgeton Twp.	948-
Durham Twp.	735-
Haycock Twp.	1,273-
Nockamixon Twp.	1,785-
Riegelsville Boro	953-
Springfield Twp.	3,085-

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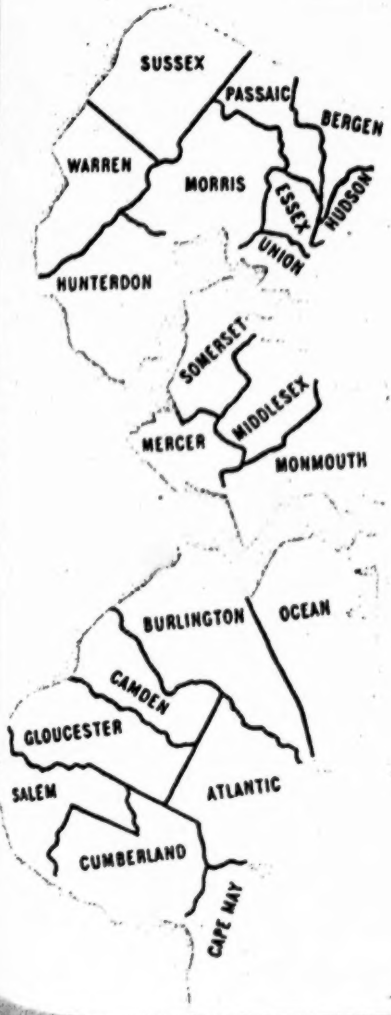
MORTGAGE PORTFOLIO
By Counties



NORTHERN COUNTIES

Bergen	$ 67,698,752.58
Essex	128,356,728.24
Hudson	20,369,438.75
Hunterdon	2,228,006.11
Morris	32,232,514.89
Passaic	24,125,470.66
Sussex	2,663,834.79
Union	53,071,401.74
Warren	2,014,566.52
Total	$332,560,714.26

CENTRAL COUNTIES

Mercer	$ 17,002,979.71
Middlesex	54,209,714.54
Monmouth	40,204,557.03
Somerset	15,468,619.13
Total	$126,885,870.41

SOUTHERN COUNTIES

Atlantic	$ 22,818,972.61
Burlington	18,620,600.19
Camden	21,533,533.10
Cape May	9,773,838.45
Cumberland	12,326,843.14
Gloucester	10,599,828.18
Ocean	25,532,022.45
Salem	1,367,059.66
Total	$122,572,697.78
Grand Total	$582,019,282.45

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GEOGRAPHIC DISTRIBUTION OF SHAREOWNERS OF PUBLIC CORPORATIONS

State	Number of Shareowners (thousands)				Per Cent Increase
	1956	1959	1962	1965	1956 to 1965
Alabama	30	87	114	172	+473%
Alaska	n.a.	3	5	9	n.a.
Arizona	33	62	95	179	+442
Arkansas	17	50	58	94	+453
California	1,011	1,480	2,037	2,540	+151
Colorado	75	112	157	240	+220
Connecticut	219	300	459	505	+131
Delaware	37	50	75	79	+114
Dist. of Columbia	57	112	126	121	+112
Florida	172	312	522	704	+309
Georgia	65	137	170	243	+274
Hawaii	n.a.	13	18	39	n.a.
Idaho	10	26	33	43	+330
Illinois	732	874	1,157	1,308	+ 79
Indiana	117	237	374	382	+226
Iowa	78	125	187	282	+159
Kansas	54	112	157	221	+309
Kentucky	53	100	124	161	+204
Louisiana	64	100	151	149	+133
Maine	56	75	94	123	+120
Maryland	144	237	367	424	+194
Massachusetts	531	512	681	805	+ 52
Michigan	370	625	794	946	+155
Minnesota	110	175	255	260	+136
Mississippi	15	38	61	92	+513
Missouri	178	325	488	501	+181
Montana	29	37	59	61	+110
Nebraska	36	50	90	99	+175
Nevada	11	13	23	42	+282
New Hampshire	59	50	75	101	+ 71
New Jersey	554	625	902	1,086	+ 96
New Mexico	10	37	46	60	+500
New York	1,699	1,903	2,341	2,407	+ 42
North Carolina	50	125	238	322	+544
North Dakota	11	12	34	30	+173
Ohio	317	587	791	865	+173
Oklahoma	51	100	134	181	+255
Oregon	54	100	152	200	+270
Pennsylvania	671	1,024	1,378	1,408	+110
Rhode Island	84	75	99	122	+ 45
South Carolina	19	63	71	117	+516
South Dakota	18	25	38	40	+122
Tennessee	57	100	134	201	+253
Texas	160	375	517	744	+365
Utah	23	37	50	78	+239
Vermont	29	37	55	72	+148
Virginia	120	250	302	422	+252
Washington	77	149	202	262	+240
West Virginia	58	100	102	100	+ 72
Wisconsin	167	212	323	360	+116
Wyoming	12	26	30	41	+242
U. S. Terr. & Poss.	8	3	5	14	+ 75
Foreign Countries – U. S. Citizens Living Abroad	18	96	138	143	+694
Total	8,630	12,490	17,010	20,120	+133

n.a. not available.

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Mortgage and Securities Markets

TABLE 64

Percentage Distribution of Mortgage Holdings of Main Types of Financial Institutions, by Type of Loan and Property, December 31, 1967

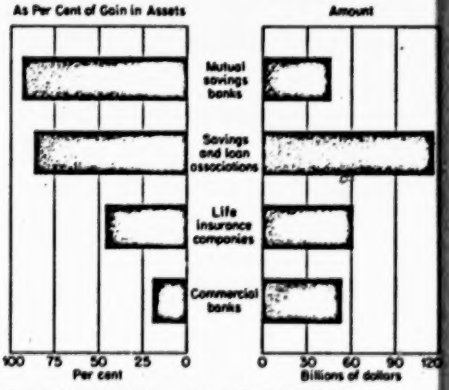
(In per cent)

	Mutual savings banks	Commercial banks	Savings and loan associations	Life insurance companies
Type of loan				
FHA	30.5	12.5	4.8	18.0
VA	23.9	4.2	5.2	9.0
Conventional and other	45.6	83.3	90.0	73.0
TOTAL	100.0	100.0	100.0	100.0
Type of property				
Residential	88.8	63.2	92.5	60.3
1- to 4-family	66.6	59.3	84.7	44.4
Multifamily	22.2	3.9	7.8	15.9
Nonresidential	11.1	31.0	7.6	31.4
Farm	.1	5.8	—	8.2
TOTAL	100.0	100.0	100.0	100.0

SOURCE: Board of Governors of the Federal Reserve System, Federal Home Loan Bank Board, Institute of Life Insurance, and National Association of Mutual Savings Banks.

CHART 14

Net Increase in Mortgage Loans Held by Main Types of Financial Institutions, 1946-1967



NOTE: Data represent increases since December 31, 1945.

SOURCE: Board of Governors of the Federal Reserve System, Federal Home Loan Bank Board, Institute of Life Insurance, and National Association of Mutual Savings Banks.

TABLE 65

Net Flow of Mortgage Funds, by Type of Holder, 1947-1967

	In millions of dollars						Percentage distribution					
	Total	Mutual savings banks	Commercial banks	Savings and loan associations	Life insurance companies	All other holders	Total	Mutual savings banks	Commercial banks	Savings and loan associations	Life insurance companies	All other holders
	7,159	415	2,212	1,715	1,520	1,297	100.0	5.8	30.9	24.0	21.2	18.1
	7,280	950	1,451	1,449	2,158	1,272	100.0	13.0	19.9	19.9	29.6	17.5
	6,480	899	747	1,311	2,073	1,450	100.0	13.9	11.5	20.2	32.0	22.4
	10,140	1,556	2,020	2,041	3,196	1,327	100.0	15.3	19.9	20.1	31.5	13.1
	9,488	1,655	1,068	1,907	3,212	1,646	100.0	17.4	11.3	20.1	33.9	17.3
	9,119	1,463	1,135	2,832	1,937	1,752	100.0	16.0	12.4	31.1	21.2	19.2
	9,908	1,564	983	3,566	2,071	1,724	100.0	15.8	9.9	36.0	20.9	17.4
	12,467	2,064	1,723	4,232	2,654	1,794	100.0	16.6	13.8	33.9	21.3	14.4
	16,189	2,450	2,431	5,267	3,469	2,572	100.0	15.1	15.0	32.5	21.4	15.9
	14,649	2,289	1,715	4,268	3,544	2,833	100.0	15.6	11.7	29.1	24.2	19.4
	11,900	1,423	618	4,278	2,247	3,297	100.0	12.0	5.2	36.1	18.9	27.8
	15,300	2,094	2,186	5,620	1,826	3,574	100.0	13.7	14.3	36.7	11.9	23.4
	19,000	1,729	2,622	7,514	2,135	5,000	100.0	9.1	13.8	39.5	11.2	26.3
	16,000	1,943	661	6,929	2,574	3,893	100.0	12.1	4.1	43.3	16.1	24.3
	19,500	2,210	1,636	8,764	2,432	4,458	100.0	11.3	8.4	44.9	12.5	22.9
	22,300	3,175	4,034	9,936	2,699	2,456	100.0	14.2	18.1	44.6	12.1	11.0
	25,700	3,904	4,938	12,174	3,642	1,042	100.0	15.2	19.2	47.4	14.2	4.1
	26,000	4,332	4,562	10,389	4,608	2,109	100.0	16.7	17.5	40.0	17.7	8.1
	25,800	4,061	5,699	8,973	4,861	2,206	100.0	15.7	22.1	34.8	18.8	8.6
	21,100	2,720	4,705	4,141	4,596	4,938	100.0	12.9	22.3	19.6	21.8	23.4
p	21,700	3,058	3,850	7,446	2,934	4,412	100.0	14.1	17.7	34.3	13.5	20.3

p Preliminary.

SOURCE: Board of Governors of the Federal Reserve System and National Bureau of Economic Research.

Source: Mutual Savings Banking, National Fact Book, May 1968

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TABLE 1 UNITED STATES* 1966 Statistics of the Credit Union Movement

All data as of Dec. 31, 1966 projected on basis of reports union leagues and supervisory the number of credit unions each category is available Research Dept., Madison, W

State or Territory	No. of Active Credit Unions	No. Reporting	Per Cent Reporting	Number of Members	Shares & Deposits (Savings)	Loans Outstanding to Members	Reserves	Assets	
Alabama	339	313	92.3%	256,586	$ 153,926,092	$ 142,323,497	$ 9,905,948	$ 178,515,365	
Alaska	37	37	100.0	42,178	21,338,775	20,389,054	1,280,328	27,290,997	
Arizona	153	153	100.0	145,792	83,386,543	80,311,435	4,693,130	94,293,048	
Arkansas	148	128	86.5	66,364	29,475,982	28,071,687	1,827,893	34,202,404	
California	1,801	1,628	90.4	2,279,721	1,285,900,213	1,282,771,135	82,981,561	1,497,085,344	
Canal Zone	7	6	85.7	9,860	5,172,052	3,207,990	435,858	5,867,338	
Colorado	320	320	100.0	264,372	162,209,638	154,351,489	9,542,454	189,815,815	
Connecticut	498	399	80.1	363,152	236,782,187	171,762,466	14,004,551	267,421,513	4
Delaware	67	48	71.6	44,119	21,681,274	20,040,822	1,102,245	24,635,365	
Dist. of Columbia	171	121	70.8	382,786	191,311,574	176,528,407	13,592,687	217,399,516	
Florida	621	508	81.8	512,763	275,320,188	248,183,167	20,768,462	312,303,514	
Georgia	388	277	71.4	293,471	160,887,563	146,194,618	7,512,328	180,772,543	5
Hawaii	187	167	100.0	167,470	123,542,650	95,406,633	9,127,687	139,995,759	4
Idaho	178	178	100.0	66,533	31,294,158	31,743,084	1,932,928	37,424,182	
Illinois	1,782	1,714	96.2	1,194,516	614,997,865	502,242,342	43,247,624	673,620,394	
Indiana	582	430	73.9	422,868	275,871,355	212,308,624	18,344,614	310,831,479	
Iowa	402	397	100.0	221,570	133,695,428	110,156,848	8,489,376	149,780,001	
Kansas	304	288	94.7	200,726	118,544,888	110,711,194	7,368,520	135,855,585	4
Kentucky	255	196	76.9	137,632	59,046,036	54,905,279	4,745,188	72,333,946	
Louisiana	456	195	42.8	236,162	127,565,144	106,035,971	9,550,202	145,611,805	
Maine	179	167	93.3	128,285	66,891,253	58,714,803	4,072,245	77,792,959	
Maryland	215	145	67.4	228,737	101,123,488	104,710,289	7,298,901	123,330,424	
Massachusetts	765	765	100.0	682,746	410,607,588	340,249,470	34,744,747	467,199,949	3
Michigan	1,195	1,065	89.1	1,396,125	912,888,083	846,860,167	52,679,664	1,048,125,053	
Minnesota	465	387	83.2	354,705	237,805,377	219,315,521	15,448,817	272,723,974	4
Mississippi	175	128	73.1	94,643	44,287,199	40,657,295	3,089,954	50,104,579	
Missouri	566	529	93.5	402,856	213,607,530	195,889,590	13,590,305	243,901,732	4
Montana	132	120	90.9	64,156	29,885,243	28,815,104	1,937,689	33,811,954	
Nebraska	161	132	82.0	109,407	65,249,240	54,106,295	4,532,955	71,702,461	4
Nevada	67	53	79.1	47,401	27,145,569	27,609,596	1,615,161	33,144,773	
New Hampshire	65	65	100.0	47,037	25,805,614	21,545,156	1,978,856	32,029,078	
New Jersey	558	467	84.0	347,355	173,861,500	123,958,991	14,025,410	198,184,530	3
New Mexico	131	97	74.0	93,148	57,296,705	52,358,618	3,356,655	66,482,797	
New York	1,151	753	65.4	890,088	444,519,604	390,915,985	35,576,747	464,363,812	
North Carolina	272	253	93.0	201,253	87,400,482	79,997,899	5,461,059	98,426,478	
North Dakota	130	104	80.0	54,132	28,773,310	28,804,323	1,465,643	32,826,398	3
Ohio	1,343	1,179	87.8	952,710	546,829,924	462,134,396	35,719,744	622,783,605	
Oklahoma	182	168	92.3	175,849	106,877,145	101,582,088	8,007,808	121,504,816	4
Oregon	242	242	100.0	190,359	114,317,647	105,125,421	8,422,186	134,201,228	
Pennsylvania	1,328	1,328	100.0	797,606	386,825,981	314,783,627	30,013,786	453,552,587	3
Puerto Rico	374	114	30.5	131,458	56,184,509	58,533,021	2,834,990	66,263,489	
Rhode Island	146	121	82.9	165,372	110,993,143	102,141,795	8,559,391	130,423,692	4
South Carolina	152	148	97.4	129,641	54,528,471	53,115,020	2,868,211	63,506,978	4

Source: International Credit Union Yearbook, 1967

¢ Not available

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DISTANCE AND DIRECTION FROM PHILLIPSBURG OF SELECTED CITIES WITHIN THE TRADING AREA BY LINEAR MILES.

Warren County, New Jersey	
Belvidere	11-1/2 Mi. NE
Washington	12 Mi. NE
Blairstown	24-1/2 Mi. NE
Hackettstown	23 Mi. NE
Hunterdon County, New Jersey	
Bloomsbury	7 Mi. SE
Clinton	15-1/2 Mi. E
Flemington	22-1/2 Mi. SE
Milford	10-1/2 Mi. S
Lehigh County, Pennsylvania	
Allentown	16 Mi. W
Coopersburg	21 Mi. SW
Slatington	22 Mi. W
Northampton County, Pennsylvania	
Bethlehem	11 Mi. W
Bangor	12-1/2 Mi. N
Nazareth	6-1/2 Mi. NW
Pen Argyl	12 Mi. N
Easton	1/10 Mi. W
Bucks County, Pennsylvania	
Riegelsville	7 Mi. S

Riegel Paper Co. DX-36

PENNSYLVANIA

	SALARIED EMPLOYEES			HOURLY EMPLOYEES
	Bethlehem	1		3
	Bangor	1		
	Durham	1		1
	Easton	38	(2 Flem)	69
	Fullerton	1		1
	Hellertown	2		2
	Martins Creek	1		1
	Nazareth	2		
	Pen Argyl	1		
	Raubsville	1		3
	Riegelsville	24		67
	Springtown	2		10
	Tatamy			1
	Allentown	3		
Coaldale		1		
	Lehighton	1		
	Doylestown	4	(3 Flem)	
	Bedminster			3
	Danboro			1
	Erwinna			12
	Ferndale			11
	Kintnersville	12	(1 Flem)	17
	Lumberville	1		
	New Hope			1
	Ottsville	6	(1 Flem)	10
	Perkasie	2		3
	Pipersville	2		4
	Point Pleasant	2		3
	Revere	2		9
	Sellersville	2		
	Upper Black Eddy	27	(4 Flem)	114
	Broomall	1		
		141		346

NEW JERSEY

SALARIED EMPLOYEES			HOURLY EMPLOYEES	
Montclair, N. J.	1	Flem. employee		
Belvidere, N. J.			1	
Bla[illegible]irstown, N. J.	1			
Col[illegible]mbia, N. J.			2	
Was[illegible]hington, N. J.	3	(1 Flem)	7	[illegible]
Lam[illegible]bertville, N.J.	3	(1 Flem)	5	
Prin[illegible]nceton	1	(NY Sales)		
Ring[illegible]goes			7	
Stoc[illegible]kton	7	(1 Flem)	11	
Tren[illegible]nton	1	(Flem)		
Anna[illegible]ndale	1			
Asbu[illegible]ury & W. Portal	1		9	
Bapt[illegible]ristown	1		4	
Bloo[illegible]msbury, N. J.	23	(incl. R.D.)	69	
Boun[illegible]d Brook	1	(Flem)		
Bros[illegible]dway	1	(Flem)	3	
Clin[illegible]nton	2	(1 Flem)	3	
Edis[illegible]on	1			
Flem[illegible]ington	29	(10 Flem)	28	
Fren[illegible]chtown	36	(5 Flem)	98	
Glen[illegible] Gardner			1	
Hamp[illegible]ton	1		6	
High[illegible], Bridge			3	
Nesh[illegible]anic Saation	1	(Flem)		
Litt[illegible]le York	5		6	
[illegible]				
Milf[illegible]ord	212	(20 Flem)	301	
Ring[illegible]oes	1	(Flem		
Patt[illegible]enburg	1		5	
Phil[illegible]lipsburg & Alpha	43	(2 Flem)	233	
Pitt[illegible]stown	3	(1 Flem	13	
Quak[illegible]ertown	1	(Flem)		
Rieg[illegible]elaville	7		17	
Some[illegible]rville	2	(1 Flem)		
Stev[illegible]artsville	13	(2 Flem	27	
Thre[illegible]e Bridges			1	
	403		860	

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BAKER CHEMICAL EMPLOYEES

Easton	251
Phillipsburg	230
Alpha	15
Belvidere & Washington	23
Milford & Frenchtown	11
Stewartsville	9
Bethlehem & Allentown	20
Bangor, Pen Argyl, Roseta, (North)	35
Riegelsville (South)	8
Miscellaneous - Distant	65
	667

INSTALLMENT LOANS OF PHILLIPSBURG NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	2,011	59.3%	$1,423.0	50.4%	-	-	-	-
Easton and environs	606	17.9	493.5	17.5	-	-	-	-
Subtotal: Phillipsburg & Easton	2,617	77.2	1,916.5	67.9	-	-	-	-
Outside Areas	772	22.8	905.9	32.1	1	100.0	23.8	100.0
Total	3,389	100.0	2,822.4	100.0	1	100.0	23.8	100.0
	$1 - $2,500				Over $50,000			
Phillipsburg and environs	1,945	60.8%	$1,204.0	55.5%	-	-	-	-
Easton and environs	571	17.9	376.1	17.4	-	-	-	-
Subtotal: Phillipsburg & Easton	2,516	78.7	1,580.1	72.9	-	-	-	-
Outside Areas	681	21.3	587.4	27.1	-	-	-	-
Total	3,197	100.0	2,167.5	100.0	-	-	-	-
	$2,501 - $10,000							
Phillipsburg and environs	66	34.6	219.1	34.7				
Easton and environs	35	18.3	117.4	18.6				
Subtotal: Phillipsburg & Easton	101	52.9	336.5	53.3				
Outside Areas	90	47.1	294.7	46.7				
Total	191	100.0	631.2	100.0				

Note: Detail may not always add to total due to rounding.

Answer to Plaintiff's Interrogatory No. 10.

INSTALLMENT LOANS OF SECOND NATIONAL BANK, BY CLASS SIZE, BY LOCATION OR BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	785	74.5%	$645.2	73.5%	-	-	-	-
Easton and environs	142	13.5	110.9	12.6	-	-	-	-
Subtotal: Phillipsburg & Easton	927	88.0	756.1	86.2	-	-	-	-
Outside Areas	126	12.0	121.3	13.8	-	-	-	-
Total	1,053	100.0	877.4	100.0	-	-	-	-
	$1 - $2,500				Over $50,000			
Phillipsburg and environs	742	75.0	497.9	74.9	-	-	-	-
Easton and environs	135	13.7	90.1	13.6	-	-	-	-
Subtotal: Phillipsburg & Easton	877	88.7	588.0	88.5	-	-	-	-
Outside Areas	112	11.3	76.5	11.5	-	-	-	-
Total	989	100.0	664.5	100.0	-	-	-	-
	$2,501 - $10,000							
Phillipsburg and environs	43	67.2	147.3	69.2				
Easton and environs	7	10.9	20.8	9.8				
Subtotal: Phillipsburg & Easton	50	78.1	168.1	79.0				
Outside Areas	14	21.9	44.8	21.0				
Total	64	100.0	212.9	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 10.

SINGLE PAYMENT LOANS OF PHILLIPSBURG NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	447	60.9%	$ 615.7	50.9%	5	27.8%	$ 82.0	28.5%
Easton and environs	92	12.5	91.5	7.6	-	-	-	-
Subtotal: Phillipsburg & Easton	539	73.4	707.2	58.5	5	27.8	82.0	28.5
Outside Areas	195	26.6	501.6	41.5	13	72.2	206.2	71.5
Total	734	100.0	1,208.8	100.0	18	100.0	288.2	100.0
	$1 - $2,500				Over $50,000			
Phillipsburg and environs	382	62.3	239.9	61.5	1	50.0	80.0	47.1
Easton and environs	80	13.1	44.5	11.4	-	-	-	-
Subtotal: Phillipsburg & Easton	462	75.4	284.4	72.9	1	50.0	80.0	47.1
Outside Areas	151	24.6	105.5	27.1	1	50.0	90.0	52.9
Total	613	100.0	389.9	100.0	2	100.0	170.0	100.0
	$2,501 - $10,000							
Phillipsburg and environs	59	58.4	213.7	59.2				
Easton and environs	12	11.9	47.0	13.0				
Subtotal: Phillipsburg & Easton	71	70.3	260.7	72.3				
Outside Areas	30	29.7	100.0	27.7				
Total	101	100.0	360.7	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 10.

[1527] SINGLE PAYMENT LOANS OF SECOND NATIONAL BANK, BY CLASS SIZE, BY LOCATION OF BORROWER, DECEMBER 30, 1967

(Dollar amounts in thousands)

	NUMBER		DOLLAR AMOUNT		NUMBER		DOLLAR AMOUNT	
	No.	Percent	Amount	Percent	No.	Percent	Amount	Percent
	All Class Sizes				$10,001 - $50,000			
Phillipsburg and environs	123	63.7%	$184.4	57.8%	1	33.3%	$10.3	26.3%
Easton and environs	21	10.9	38.1	11.9	-	-	-	-
Subtotal: Phillipsburg & Easton	144	74.6	222.5	69.7	1	33.3	10.3	26.3
Outside Areas	49	25.4	96.8	30.3	2	66.7	28.9	73.7
Total	193	100.0	319.3	100.0	3	100.0	39.2	100.0
	$1 - $2,500				Over $50,000			
Phillipsburg and environs	107	65.2	$ 95.1	66.1%	-	-	-	-
Easton and environs	16	9.8	13.4	9.3	-	-	-	-
Subtotal: Phillipsburg & Easton	123	75.0	108.5	75.4	-	-	-	-
Outside Areas	41	25.0	35.4	24.6	-	-	-	-
Total	164	100.0	143.9	100.0	-	-	-	-
	$2,501 - $10,000							
Phillipsburg and environs	15	57.7	79.1	58.0				
Easton and environs	5	19.2	24.6	18.0				
Subtotal: Phillipsburg & Easton	20	76.9	103.7	76.1				
Outside Areas	6	23.1	32.6	23.9				
Total	26	100.0	136.3	100.0				

Note: Detail may not always add to total due to rounding.

Source: Defendant's Answer to Plaintiff's Interrogatory No. 10.

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MORTGAGES

Total 3180

Alexandria	1	Tewksbury	1
Kilmaday	1	Boro of Washington	18
Alpha	19	Twp. of Washington	40
Belvidere	21		307
Beth. Twp.	3		
Blairstown Twp.	1		
Bloomsbury	4		
Bridgewater	1		
Califon	1		
Clinton	4		
E. Brunswick	1		
Franklin	3		
Greenwich	9		
Hackettstown	4		
Hampton	2		
Harmony	11		
High Bridge	1		
Holland	19		
Hope	2		
Independence	1		
Knowlton	1		
Lebanon	3		
Liberty	1		
Lopatcong	51		
Mansfield	3		
Milford	1		
Oxford	1		
Phillipsburg	49		
Pohatcong	24		
Readington	5		

LEHIGH		NORTHAMPTON	
Allentown	353	Allen Twp.	1
Bethlehem	58	Bangor	4
Catasauqua	14	Bethlehem	67
Coopersburg	6	Bethlehem Twp.	129
Coplay	3	Bushkill Twp.	2
Emmaus	72	East Allen Twp.	8
Fountain Hill	2	Easton	396
Hanover Twp.	9	Forks Twp.	119
Twp. Lower Macungie	92	Boro Freemansburg	1
Lower Milford Twp.	10	Glendon	3
Lowhill Twp.	3	Hanover Twp.	27
Boro. Macungie	3	Hellertown	14
No. Whitehall Twp.	9	Lehigh Twp.	5
Salisbury Twp.	82	Lower Mt. Bethel Twp.	10
Slatington	1	Lower Nazareth Twp.	4
S. Whitehall Twp.	114	Lower Saucon Twp.	19
Upper Macungie Twp.	10	Moore Twp.	4
Upper Milford Twp.	13	Nazareth	4
Upper Saucon Twp.	49	Boro of Northampton	9
Weisenberg	1	No. Catasauqua	6
Whitehall Twp.	102	Pen Argyl	6
	1006	Plainfield Twp.	13
		Portland	2
		Roseto	2
		Stockertown	2
		Tatamy	4
		Upper Mt. Bethel Twp.	1

LEHIGH

NORTHAMPTON

Upper Nazareth Twp.	9
Walnutport	1
Washington Twp.	5
West Easton	13
Williams Twp.	43
Wilson Boro	185
Wind Gap	6
Palmer	693
	1817

DX-50

McGinley Mills
Mailing List

Easton	3621
Allentown	758
Bangor	570
Bethlehem	1340
Nazareth	665
Pen Argyl	210
Raubsville	23
Riegelsville	100
Other XXXO	1880
	9167

Phillipsburg	2352
Alpha	235
Belvidere	355
Blairstown	127
Bloomsbury	163
Clinton	142
Hackettstown	274
Flemington	475
Milford	470
Stewartsville	167
Washington	663
Other	3852
	9276

DX-51

DEFENDANT'S EXHIBIT

9/26/61

Don't let a few miles stand between us.

If you like what we offer . . .

no service charges on checking accounts that maintain $100 balance

4% daily interest on savings accounts, compounded quarterly

5% Investment Savings Bonds

a reputation as "The Lending Bank"

. . . then bank with us by mail.
It's practical.
And (as you can see) it's profitable. We even pay the postage.
In some ways, it's easier to bank by mail than in person.
There's a red, white and blue drive-up window on almost every corner.

The First National Bank of Milford

Member F.D.I.C. ■ Spruce Run Office: Glen Gardner, New Jersey

General Banking Hours: 9-3, Monday thru Thursday; 9-6, Friday
Additional Banking Hours: Milford office open to 5:30 Wednesdays; Milford Drive-In open to 5:30 Mon.-Fri.; Spruce Run office Drive-Up window is open to 5 P.M. Monday thru [illegible]

[1533] DX-54

DEFENDANT'S EXHIBIT

9/30/68

Stay right where you are.
F... Federal Savings of Philadelphia has been doing business with pe... in your area for years ... the oldest Federal Savings in Pen... vania, with assets of over $125 million.
Or... certificates* of $10,000 or more, we pay 5¼% (6 months).
Or... 00 certificates* (1 year), we pay 5%.
Ev... regular passbook savings, we pay 4½%. Start saving with us ... through the mail (we pay postage).
It's ... and safe, and you'll get richer a lot faster.
Cl... the coupon below, and we'll show you how easy it is.

*A... cally renewed unless notice is given.
Ma... dividend checks available on certificates of $10,000 and more.

... Federal Savings
1601 John F. Kennedy Boulevard
Philadelphia, Pennsylvania 19103
I would like ☐ 5¼%, ☐ 5%, ☐ 4½%.
... eck enclosed in the amount of $_____
☐ Please send additional information.
NAME_____
ADDRESS_____
CITY_____STATE_____ZIP_____

... WELL-KNOWNS

Mr. and Mrs. ... Maxwell of Glen Gardner, ... J. announce the ... ment of their ... daughter, Barbara J., ... to ... B. Andrews, son of ... and Mrs. Andrews of Frenchtown and Milford, N. J.
... Maxwell is a graduate of ... Hunterdon Regional High School, ... and is employed as a ... bookkeeper at ... Grocer's Co., Inc., Glen Gardner, N. J.
Her fiance is a graduate of Delaware Valley Regional High School, Frenchtown, and in September will be a senior at Rider College, Trenton. He is also employed by S. ... Adea Pattern Co. in Milford.

Give white sauce an extra good flavor by cooking a little onion in the butter used in making the sauce. It's especially good with spinach and many early summer vegetables.

NEW

AP...
ANY T...
INCLUDING ...
• PULL-IN ...
COMPLE...
FIRST PAYME...

Everybody Likes To Endorse Our Checks

This is the safest way to handle money. Nobody has ever lost, stolen, burned or burglarized a checking account. Give yourself or your business the prestige of signing our checks. Everybody you know would like to endorse one.

Hunterdon County National Bank

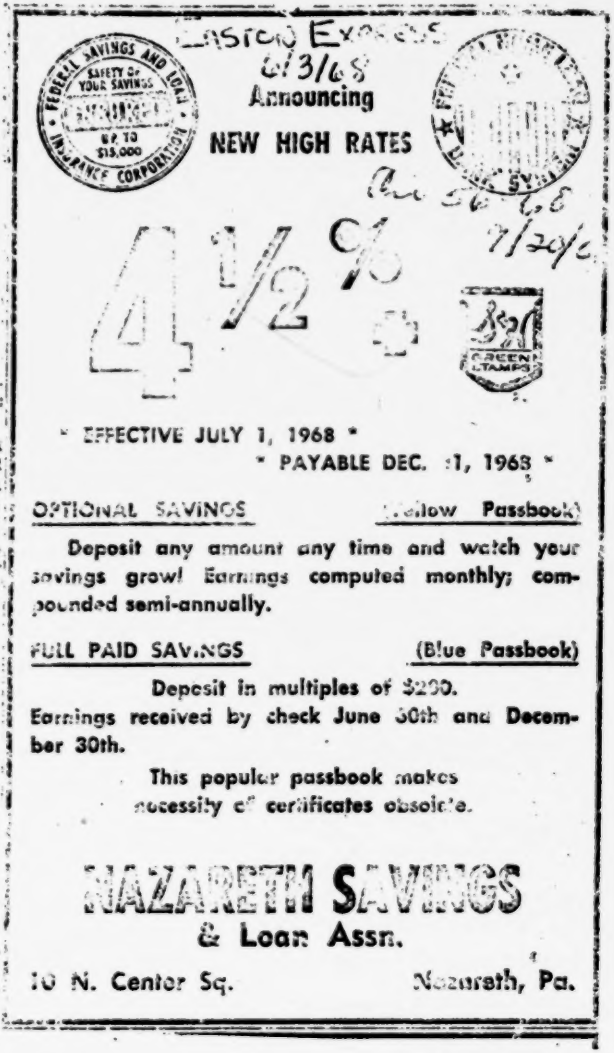
Hunterdon's First Bank Established 1854 *Leads in Resources*

Drive-in or Walk-up Service Until 5 P.M.—8 P.M. Fridays

FLEMINGTON (50 Main Street) • FRENCHTOWN • HIGH BRIDGE • RARITAN 31 (at Flemington)
HOLLAND TOWNSHIP, MILFORD • HUNTERDON SHOPPING CENTER • LAMBERTVILLE
STOCKTON • UNION TOWNSHIP, CLINTON • WHITEHOUSE

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

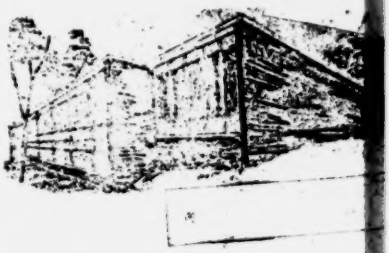
DX-56


Easton Express
6/3/68
Announcing
NEW HIGH RATES
4 1/2 %
7/20/68
FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION
SAFETY OF YOUR SAVINGS
UP TO $15,000
GREEN STAMPS
* EFFECTIVE JULY 1, 1968 *
* PAYABLE DEC. 31, 1968 *
OPTIONAL SAVINGS (Yellow Passbook)
Deposit any amount any time and watch your savings grow! Earnings computed monthly; compounded semi-annually.
FULL PAID SAVINGS (Blue Passbook)
Deposit in multiples of $200.
Earnings received by check June 30th and December 30th.
This popular passbook makes necessity of certificates obsolete.
NAZARETH SAVINGS
& Loan Assn.
10 N. Center Sq. Nazareth, Pa.

NEW JERSEY CREDIT UNION LEAGUE
Ward Street - P.O. Box 298
Bigletown, New Jersey 08520
609-586-2475

W.R. Johnson, Managing Director

DX-59



September 11, 1968

Attorney Robert B. Meyner, Esquire
[illegible] Commerce Street
Newark, New Jersey

Dear Governor:

In response to your request for information on the following credit unions:

	Assets	Shares	Loans	Member
Ingersoll-Rand Employees F.C.U.	243,662	237,380	223,063	1125
Nytronics Employees F.C.U.	140,882	131,308	45,585	224
Riegel Employees F.C.U.	898,977	835,198	574,186	1384
Baker Employees F.C.U.	200,197	176,928	179,583	437

The information contained in letter of July 30, 1968 from Micheal J. Judge, Managing Director, Pennsylvania Credit Union League, is hereby clarified.

The communication should have read as follows:

	Northern Bucks County	North Hampton County
Assets	426,105	4,737,154
Loans	194,459	3,472,730
Shares	242,422	5,373,594
Members	1,286	9,781

In telephone conversation with Judge, he informs me that on sufficient copies of statistics were reproduced for official family. Possibly Mrs. Shovics might provide the details you require.

We trust that the information is helpful.

Best wishes.

Very truly yours,

W. R. JOHNSON - MANAGING DIRECTOR

DX-61

ONE WAY TRAFFIC FROM PHILLIPSBURG TO ALLENTOWN-BETHLEHEM

	Daily Average 1966
Heavy Trucking	97
Autos and Light Trucks	1,956
TOTAL	2,053

SOURCE: Job 1620, Delaware River Bridge Studies, 1966, by DeLeuw, Cather Organization

IX-1 CONTESTED SECTION 7 BANK MERGER CASES: ASSETS AND MARKET SHARES OF RESULTING BANKS

Case	Assets ($millions)	Percentage of Market
1) Manufacturers Hanover [a/]	6,001.8	14.4
2) Continental Illinois [b/]	3,248.3	21.2
3) Crocker-Citizens [c/]	3,217.4	
4) California Bank--First Western [d/]	2,421.2	
5) Philadelphia National Bank [e/]	1,805.3	35.8
6) Provident--Central Penn [f/]	1,069.1	15.8
7) First City--Southern National (Houston) [g/]	1,042.9	24.6
8) Mercantile Trust--Security Trust [h/]	1,040.4	21.4
9) Third National--Nashville Bank & Trust [i/]	428.2	33.7
10) First National--Cooke Trust Company [j/]	389.7	33
11) Phillipsburg National--Second National [k/]	41.1	3.5

a) 48th Annual Report of the Board of Governors of the Federal Reserve System, 1961, pp. 175-177. Assets for resultant bank are sum of assets for merging banks; market share is percent of New York City banks given in summary of basis for decision.

b) Ninety Ninth Annual Report of the Comptroller of the Currency, 1961, p. 61; Federal Reserve Bulletin, September 1963, p. 1321. Assets for resultant bank as given in Comptroller's Annual Report; market share is percent of deposits of largest bank in Chicago SMSA as of June 30, 1962.

c) Comptroller of the Currency, 101st Annual Report 1963, p. 161. Assets for resultant bank as given in the Comptroller's Annual Report; market is not defined parallel to that for other mergers given.

d) 48th Annual Report of the Board of Governors of the Federal Reserve System, 1961, p. 150. Assets for resultant bank are sum of assets for merging banks; market is not defined parallel to that for other mergers given.

e) United States v. The Philadelphia National Bank, 201 F. Supp. 348 (1962).

f) Assets of resultant bank are the sum of assets for merging banks given in Comptroller's decision; market share is percent of IPC deposits in 4 county area given in Department of Justice's Advisory Opinion.

g) Polk's Bank Directory, September 1966; FDIC, Summary of Deposits and Accounts in All Commercial Banks, FDIC District 11, June 30, 1966. Assets of resultant bank are the sum of assets of merging bank given in Polk's; market share is percent of deposits for all commercial banks in SMSA.

h) The Comptroller of the Currency, Annual Report 1965-1966, pp. 93-102. Assets for resultant bank as given in Comptroller's Annual Report; market share is percent of deposits for all commercial banks of SMSA.

i) The Administrator of National Banks, 102nd Annual Report 1964, pp. 129-132. Assets for resultant bank as given in the (Comptroller's) Annual Report; market share is approximate percent of deposits of 8 counties computed from data given in decision (District Court decision indicates 38 percent for Davidson County).

j) Federal Deposit Insurance Corporation, Annual Report-1966, pp. 45-46. Assets for resultant bank are sum of assets for merging banks; market share is percent of total deposits for commercial banks of Honolulu County given in the Department of Justice's Advisory Opinion.

k) Reports of Condition, December 30, 1967. Assets for resultant bank are sum of assets for merger bank; market share is percent of total deposits for all banks included in the smaller trading area B defined by interventor: Answers of the Intervenor to the Interrogatories Proposed by Plaintiff, p. 2, 1.B. Market share as a percent of total deposits of all banks included in the larger trading area A would be 3.4 percent.

NOTE: The First National--Security Trust (Lexington) case was filed under the Sherman Act. Assets for the resultant bank in that case, as given in the Comptroller's Annual Report, were $81.2 million; market share as a percent of deposits of all commercial banks in SMSA was 52 percent. Ninety-Ninth Annual Report of the Comptroller of the Currency, 1961, pp. 41-42.

PERCENTAGE COMPOSITION OF GROSS LOAN PORTFOLIOS
OF BANKS INVOLVED IN CONTESTED SECTION 7 CASES #

IX-2

"MERGED BANKS"

LOAN CLASSIFICATION	A	B*	C	D	E	F	G	H	I	J	K
GROSS LOANS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
COMMERCIAL & INDUSTRIAL LOANS	21.6	14.6	38.3	58.8	44.4	39.4	54.3	27.8	58.1	53.5	33.4
REAL ESTATE LOANS	43.0	61.4	4.4	4.2	7.2	10.2	5.7	37.7	3.7	10.3	31.9
LOANS TO INDIVIDUALS	23.7	21.9	36.4	17.8	30.5	27.2	12.3	24.6	9.1	23.0	20.3
AUTO INSTALLMENTS	8.6	5.3	10.3	1.6	17.6	10.0	1.7	10.0	1.4	3.0	9.2
OTHER INSTALLMENTS	7.8	9.3	6.2	.9	5.3	6.3	5.0	8.9	3.8	9.9	5.8
SINGLE PAYMENT	7.3	7.3	19.9	15.3	7.6	10.9	5.6	5.7	3.9	10.1	5.3
LOANS TO FINANCIAL INSTITUTIONS	2.7	.4	13.1	14.5	9.6	11.4	16.3	5.7	13.7	10.4	9.0
LOANS FOR SECURITIES PURCHASES	1.3	.3	3.3	1.8	6.0	7.4	6.7	1.2	7.0	.7	1.2
LOANS TO FARMERS	2.5	.8	.4	0	0	.1	0	2.3	.2	0	3.3
ALL OTHER LOANS	5.2	.6	4.1	2.9	2.3	4.3	4.7	.7	8.2	2.1	.9

Includes all cases in which action brought by the Justice Department was contested by the defendant banks. Loan data are consolidated for the defendant banks in each case and are as of the fourth call date of the year prior to consummation of the completed merger or prior to agency approval of non-consummated mergers.

* "B" represents the composition of the combined loan portfolios of Phillipsburg National Bank and Trust Co. and Second National Bank of Phillipsburg & Bank of Phillipsburg, N.J. (1958).

Source: Division of Statistics
Comptroller of the Currency

CONFIDENTIAL

CODE KEY FOR PAIRS OF BANKS INVOLVED IN CONTESTED SECTION 7 CASES

CODE	BANK NAME AND LOCATION
A	First National Bank of Hawaii, Honolulu, Hawaii* Cooke Trust Co., Honolulu, Hawaii
B	Phillipsburg National Bank & Trust Co., Phillipsburg, N. J. Second National Bank of Phillipsburg, Phillipsburg, N. J.
C	Third National Bank in Nashville, Nashville, Tenn. Nashville Bank & Trust Co., Nashville, Tenn.
D	First City National Bank of Houston, Houston, Texas Southern National Bank of Houston, Houston, Texas
E	Provident N. B., Philadelphia, Pa. Central-Penn National Bank of Philadelphia, Philadelphia, Pa.
F	Mercantile Trust Co. N.A., St. Louis, Mo. Security Trust Co., St. Louis, Mo.
G	Manufacturers Trust Co., New York, New York The Hanover Bank, New York, New York
H	Crocker-Anglo National Bank, San Francisco, Calif. Citizens National Bank, Los Angeles, Calif.
I	Continental Illinois National Bank & Trust Co., Chicago, Ill. City National Bank & Trust Co. of Chicago, Chicago, Ill.
J	Philadelphia National Bank, Philadelphia, Pa. Girard Corn Exchange Trust Co., Philadelphia, Pa.
K	California Bank, Los Angeles, Calif. First Western Bank & Trust Co., San Francisco, Calif.

*The figures in "A" are those for First National Bank of Hawaii alone, since the Cooke Trust Co. had no loan portfolio.

Deposits of Banks Involved in Contested Section 7 Cases, 1960-1967# IX-3

Bank Name and Location**	Date	Deposits* (Dollars) Total	Demand	Time & Savings
Girard Corn Exchange Trust Co., Phila., Pa.	12-31-60	689,492,323	553,056,372	136,435,951
Philadelphia National Bank, Philadelphia, Pa.	12-31-60	1,020,059,675	858,029,644	162,030,031
Resulting Bank		1,709,551,998	1,411,086,016	298,465,982
Provident National Bank, Philadelphia, Pa.	12-31-65	627,461,477	431,126,923	196,334,554
Central-Penn N. B. of Philadelphia, Pa.	12-31-65	333,118,281	221,734,520	111,383,761
Resulting Bank		960,579,758	652,861,443	307,718,315
California Bank, Los Angeles, California	12-31-60	1,215,893,296	854,576,735	361,316,561
First Western Bank & Trust Co., San Francisco, Calif.	12-31-60	1,073,639,772	474,277,654	599,362,118
Resulting Bank		2,289,533,068	1,328,854,389	960,678,679
The Hanover Bank, New York, New York	12-31-60	1,736,446,021	1,590,001,271	146,444,750
Manufacturers Trust Company, New York, New York	12-31-60	3,453,328,618	2,751,658,750	701,669,868
Resulting Bank		5,189,774,639	4,341,660,021	848,114,618
Third National Bank in Nashville, Nashville, Tenn.	12-20-63	304,099,574	196,244,279	107,855,295
Nashville Bank & Trust Co., Nashville, Tenn.	12-20-63	42,085,070	23,960,549	18,124,521
Resulting Bank		346,184,644	220,204,828	125,979,816
Crocker-Anglo Nat'l. Bank, San Francisco, Calif.	12-28-62	2,134,001,968	1,060,230,793	1,073,771,175
Citizens National Bank, Los Angeles, California	12-28-62	713,793,335	391,533,138	322,260,197
Resulting Bank		2,847,795,303	1,451,763,931	1,396,031,372
Continental Illinois N. B. & Tr. Co., Chicago, Ill.	12-31-60	2,481,717,051	2,089,948,595	391,768,456
City N. B. & Trust Co. of Chicago, Chicago, Ill.	12-31-60	391,879,979	342,630,713	49,249,266
Resulting Bank		2,873,597,030	2,432,579,308	441,017,722
First National Bank of Hawaii, Honolulu, Hawaii	12-31-65	336,415,959	184,180,897	152,235,062
Cooke Trust Co., Ltd., Honolulu, Hawaii	12-31-65	-----	-----	-----
Resulting Bank		336,415,959	184,180,897	152,235,062
First City N. B. of Houston, Houston, Texas	12-31-65	911,702,256	663,786,038	247,916,218
Southern N. B. of Houston, Houston, Texas	12-31-65	77,562,389	57,067,685	20,494,704
Resulting Bank		989,264,645	720,853,723	268,410,922

The Hanover Bank, New York, New York	12-31-60	1,736,446,021	1,590,001,271	146,444,750
Manufacturers Trust Company, New York, New York	12-31-60	3,453,328,618	2,751,658,750	701,669,868
Resulting Bank		5,189,774,639	4,341,660,021	848,114,618
Third National Bank in Nashville, Nashville, Tenn.	12-20-63	304,099,574	196,244,279	107,855,295
Nashville Bank & Trust Co., Nashville, Tenn.	12-20-63	42,085,070	23,960,549	18,124,521
Resulting Bank		346,184,644	220,204,828	125,979,816
Crocker-Anglo Nat'l. Bank, San Francisco, Calif.	12-28-62	2,134,001,968	1,060,230,793	1,073,771,175
Citizens National Bank, Los Angeles, California	12-28-62	713,793,335	391,533,138	322,260,197
Resulting Bank		2,847,795,303	1,451,763,931	1,396,031,372
Continental Illinois N. B. & Tr. Co., Chicago, Ill.	12-31-60	2,481,717,051	2,089,948,595	391,768,456
City N. B. & Trust Co. of Chicago, Chicago, Ill.	12-31-60	391,879,979	342,630,713	49,249,266
Resulting Bank		2,873,597,030	2,432,579,308	441,017,722
First National Bank of Hawaii, Honolulu, Hawaii	12-31-65	336,415,959	184,180,897	152,235,062
Cooke Trust Co., Ltd., Honolulu, Hawaii	12-31-65	-----	-----	-----
Resulting Bank		336,415,959	184,180,897	152,235,062
First City N. B. of Houston, Houston, Texas	12-31-65	911,702,256	663,786,038	247,916,218
Southern N. B. of Houston, Houston, Texas	12-31-65	77,562,389	57,067,685	20,494,704
Resulting Bank		989,264,645	720,853,723	268,410,922
Mercantile Trust Co., N. A., St. Louis, Missouri	12-31-64	837,508,856	588,951,253	248,557,603
Security Trust Co., St. Louis, Missouri	12-31-64	116,826,320	70,926,621	45,899,699
Resulting Bank		954,335,176	659,877,874	294,457,302
Phillipsburg N. B. & Tr. Co., Phillipsburg, N. J.	12-30-67	22,357,612	6,541,786	15,815,826
Second National Bank of Phillipsburg, Phillipsburg, N.J.	12-30-67	16,005,216	4,550,472	11,454,744
Resulting Bank		38,362,828	11,092,258	27,270,570

Includes all cases in which action brought by the Justice Department was contested by the defendant banks.
* Data are as of the fourth call date of the year prior to the consummation of completed mergers or prior to agency approval of non-consummated mergers.
** The "resulting bank" figures are simple summations of the given deposit figures.

TABLE E
TOTAL TRUST ASSETS AND ASSETS BY TYPE OF ACCOUNT
-IN ORDER BY TRUST DEPARTMENT SIZE WITHIN SMSA-
(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
SMSA CODE 600 ALLENTOWN-BETHLEHEM-EASTON, PA.-N.J.											
1	THE FIRST NATIONAL BANK OF ALLENTOWN ALLENTOWN, PENNSYLVANIA	114,972	40.50	3,651	1	27.46	101,250	1	43.96	10,071	2
2	THE FIRST NATIONAL BANK AND TRUST BETHLEHEM, PENNSYLVANIA	47,357	16.71	1,998	2	15.03	26,144	5	11.35	19,216	1
3	LEHIGH VALLEY TRUST COMPANY	31,241	11.03	1,984	3	14.92	29,184	7	12.67	73	7
4	UNION BANK AND TRUST COMPANY OF BETHLEHEM, PENNSYLVANIA	27,613	9.75	1,940	4	14.59	18,527	9	8.04	7,151	3
5	EASTON NATIONAL BANK AND TRUST EASTON, PENNSYLVANIA	25,127	8.87	1,016	6	7.64	21,932	4	9.52	2,179	4
6	THE MERCHANTS NATIONAL BANK OF ALLENTOWN, PENNSYLVANIA	18,276	6.45	1,155	5	8.69	16,208	6	7.04	913	5
7	NAZARETH NATIONAL BANK AND NAZARETH, PENNSYLVANIA	6,304	2.22	309	8	2.32	5,995	7	2.60	0	
8	LAFAYETTE TRUST BANK EASTON, PENNSYLVANIA	2,464	.87	102	12	.77	2,362	8	1.03	0	
9	THE CENTU NATIONAL BANK, NORTHAMPTON, PENNSYLVANIA	2,356	.83	562	7	4.23	1,795	10	.78	0	
10	THE PHILLIPSBURG NATIONAL BANK AND PHILLIPSBURG, NEW JERSEY	2,331	.82	136	10	1.02	2,083	9	.90	113	6
11	THE FIRST NATIONAL BANK OF WASHINGTON, NEW JERSEY	1,165	.41	111	11	.83	1,054	11	.46	0	
12	SAUCON VALLEY TRUST COMPANY HELLERTOWN, PENNSYLVANIA	998	.35	190	9	1.43	788	12	.34	20	8
13	THE FIRST NATIONAL BANK OF PEN ARGYL, PENNSYLVANIA	739	.26	0			739	13	.32	0	
14	THE WASHINGTON TRUST COMPANY WASHINGTON, NEW JERSEY	690	.24	0			690	14	.30	0	
15	THE PEOPLES NATIONAL BANK OF HACKETTSTOWN, NEW JERSEY	616	.22	0			616	15	.27	0	
16	THE MERCHANTS NATIONAL BANK OF BANGOR, PENNSYLVANIA	482	.17	48	14	.36	434	16	.19	0	
17	PHILLIPSBURG TRUST COMPANY PHILLIPSBURG, NEW JERSEY	178	.06	0			177	17	.08	1	10
18	THE HACKETTSTOWN NATIONAL BANK HACKETTSTOWN, NEW JERSEY	166	.06	0			166	18	.07	0	
19	SLATINGTON NATIONAL BANK AND SLATINGTON, PENNSYLVANIA	144	.05	0			136	19	.06	8	9
20	THE SECOND NATIONAL BANK OF PHILLIPSBURG, NEW JERSEY	125	.04	93	13	.70	32	20	.01	0	
TOTAL VALUES FOR SMSA NO. 600		283,344		13,295			230,307			39,749	

SOURCE: U.S. Congress, House, Committee on Banking and Currency, Staff Report, Commercial Banks and Their Trust Activities: Emerging Influence on the American Economy, Volume II, 90th Cong., 2d sess. July 8, 1968.

IX-5

TRUST ASSETS, RANK AND SHARE OF ALL BANK TRUST ASSETS IN NATION AND IN STANDARD METROPOLITAN STATISTICAL AREA OF BANKS IN CONTESTED SECTION 7 BANK MERGER CASES, END OF YEAR 1967
(Amounts in $ thousands)

	Total Trust Assets	Position in Nation a/		Position in SMSA a/	
		Rank	Percent of Total	Rank	Percent of Total
anufacturers Hanover ew York, New York	7,337,657	7	2.93	6	9.0
ntinental Illinois Chicago, Illinois	5,137,319	10	2.05	2	24.5
ocker Citizens an Francisco, California	2,081,162	23	.83	2	23.4
ited California os Angeles, California	1,702,443	28	.68	2	33.1
rst Western Bank & Trust os Angeles, California	343,147	98	.14	4	6.7
MBINED	2,045,590	24	.82	2	39.8
iladelphia National Bank hiladelphia, Pennsylvania	574,108	75	.23	6	5.1
rard Trust hiladelphia, Pennsylvania	2,930,613	19	1.17	1	26.0
MBINED	3,504,721	17	1.40	1	31.1
ovident National Bank hiladelphia, Pennsylvania	1,676,209	29	.67	4	14.9
ntral Penn hiladelphia, Pennsylvania	87,275	256	.03	8	.8
MBINED	1,763,484	27	.70	4	15.7

	Total Trust Assets	Position in Nation a/ Rank	Position in Nation a/ Percent of Total	Position in St Rank	Position in St Percent of To
First City National Bank Houston, Texas	441,861	90	.18	1	39.
Southern National Bank Houston, Texas	10,125	808	*	5	.
COMBINED	451,956	88	.18	1	40.
Mercantile Trust St. Louis, Missouri	1,530,201	36	.61	1	63.
Third National Bank Nashville, Tennessee	330,463	103	.13	1	52.
First National Bank Honolulu, Hawaii	153,618	165	.06	1	100.
Phillipsburg National Bank Phillipsburg, New Jersey	2,331	1346	*	10	.
Second National Bank Phillipsburg, New Jersey	125	2429	*	20	.
COMBINED	2,456	1323	*	9	.

* Less than .005.

a/ Based on initial 2890 responses received by the Committee and does not take into account 104 late responses. Taking account of the late responses would lead to only relatively small changes in the rank and share of trust assets held by the listed banks.

SOURCE: U.S. Congress, House, Committee on Banking and Currency, Staff Report, Commercial Banks and Their Trust Activities: Emerging Influence on the American Economy, Volume II, 90th Cong., 2d sess., July 8, 1968.

-IN ORDER BY TRUST DEPARTMENT SIZE-
(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
1	MORGAN GUARANTY TRUST NEW YORK CITY, NEW YORK	16,824,731	6.73	9,654,857	1	13.34	3,172,224	3	2.56	3,997,650	3
2	THE CHASE MANHATTAN BANK NEW YORK CITY, NEW YORK	13,644,056	5.45	6,513,196	3	9.00	3,011,260	6	2.43	4,119,600	2
3	BANKERS TRUST COMPANY NEW YORK CITY, NEW YORK	11,090,765	4.43	7,685,366	2	10.62	2,168,123	12	1.75	1,237,275	7
4	FIRST NATIONAL CITY BANK NEW YORK CITY, NEW YORK	10,871,500	4.35	4,706,186	4	6.50	4,101,773	1	3.31	2,063,541	4
5	UNITED STATES TRUST NEW YORK CITY, NEW YORK	8,398,623	3.36	693,404	17	.96	3,172,053	4	2.56	4,533,167	1
6	MELLON NATIONAL BANK AND PITTSBURGH, PENNSYLVANIA	7,429,595	3.05	3,289,171	5	4.55	3,130,790	5	2.52	1,209,634	9
7	MANUFACTURERS HANOVER TRUST COMPANY NEW YORK CITY, NEW YORK	7,337,657	2.93	2,701,132	7	3.73	2,896,250	7	2.34	1,740,275	5
8	WILMINGTON TRUST COMPANY WILMINGTON, DELAWARE	5,624,571	2.25	1,456,192	11	2.01	3,948,850	2	3.18	219,530	52
9	THE FIRST NATIONAL BANK OF CHICAGO CHICAGO, ILLINOIS	5,430,293	2.17	2,978,311	6	4.12	1,823,371	17	1.47	628,612	18
10	CONTINENTAL ILLINOIS NATIONAL BANK CHICAGO, ILLINOIS	5,137,319	2.05	2,217,216	8	3.06	1,956,976	14	1.58	963,126	11
11	CHEMICAL BANK NEW YORK NEW YORK CITY, NEW YORK	4,593,253	1.84	1,737,525	10	2.40	1,842,842	16	1.49	1,012,886	10
12	THE NORTHERN TRUST COMPANY CHICAGO, ILLINOIS	4,542,230	1.82	452,642	24	.63	2,629,338	8	2.12	1,460,250	6
13	OLD COLONY TRUST COMPANY BOSTON, MASSACHUSETTS	4,224,979	1.69	1,447,477	12	2.00	2,203,856	11	1.78	573,640	23
14	HARRIS TRUST AND SAVINGS BANK CHICAGO, ILLINOIS	3,869,072	1.55	1,272,188	14	1.76	1,875,177	15	1.51	721,706	14
15	BANK OF AMERICA NATIONAL TRUST AND SAV FRANCISCO, CALIFORNIA	3,696,447	1.48	1,413,227	13	1.95	2,139,495	13	1.73	143,725	69
16	THE CLEVELAND TRUST COMPANY CLEVELAND, OHIO	3,605,442	1.44	981,678	15	1.36	2,333,570	10	1.89	290,194	34
17	NATIONAL BANK OF DETROIT DETROIT, MICHIGAN	3,427,431	1.37	2,012,619	9	2.78	703,321	40	.57	711,490	15
18	THE BANK OF NEW YORK NEW YORK CITY, NEW YORK	3,326,397	1.33	421,987	28	.58	1,673,606	18	1.35	1,230,804	8
19	GIRARD TRUST BANK PHILADELPHIA, PENNSYLVANIA	2,930,613	1.17	322,179	35	.45	2,341,476	9	1.89	266,958	40
20	THE FIRST PENNSYLVANIA BANKING AND PHILADELPHIA, PENNSYLVANIA	2,686,917	1.07	436,482	26	.60	1,499,027	21	1.21	751,409	13
21	MERCANTILE-SAFE DEPOSIT AND BALTIMORE, MARYLAND	2,309,354	.92	130,296	56	.18	1,486,993	22	1.20	692,065	16
22	SECURITY FIRST NATIONAL BANK LOS ANGELES, CALIFORNIA	2,212,914	.88	422,067	27	.58	1,538,838	19	1.24	252,009	43
23	CROCKER-CITIZENS NATIONAL BANK SAN FRANCISCO, CALIFORNIA	2,081,167	.83	538,495	23	.74	1,015,772	30	.82	526,896	21
24	THE FIDELITY BANK PHILADELPHIA, PENNSYLVANIA	2,014,975	.81	136,457	55	.19	1,529,395	20	1.23	349,123	30
25	WELLS FARGO BANK SAN FRANCISCO, CALIFORNIA	1,896,895	.76	391,623	31	.54	1,227,476	25	.99	277,796	37

TABLE 4—Continued

TOTAL TRUST ASSETS AND ASSETS BY TYPE OF ACCOUNT

-IN ORDER BY TRUST DEPARTMENT SIZE-
(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
26	PITTSBURGH NATIONAL BANK PITTSBURGH, PENNSYLVANIA	1,894,917	.76	302,139	36	.42	1,353,807	23	1.09	238,971	46
27	THE DETROIT BANK AND TRUST COMPANY DETROIT, MICHIGAN	1,752,773	.70	393,547	30	.54	1,071,668	28	.86	287,558	35
28	UNITED CALIFORNIA BANK LOS ANGELES, CALIFORNIA	1,702,443	.68	895,111	16	1.24	602,592	46	.49	204,741	54
29	PROVIDENT NATIONAL BANK PHILADELPHIA, PENNSYLVANIA	1,676,209	.67	233,806	41	.32	1,222,260	26	.99	220,144	51
30	IRVING TRUST COMPANY NEW YORK CITY, NEW YORK	1,656,289	.66	668,036	19	.92	552,776	49	.45	435,507	25
31	THE CONNECTICUT BANK AND HARTFORD, CONNECTICUT	1,622,488	.65	186,695	48	.26	1,007,290	31	.81	428,504	27
32	BOSTON SAFE DEPOSIT AND TRUST BOSTON, MASSACHUSETTS	1,606,162	.64	37,534	126	.04	1,331,861	24	1.07	241,766	45
33	NORTHWESTERN NATIONAL BANK OF MINNEAPOLIS, MINNESOTA	1,604,496	.64	439,283	25	.61	803,365	35	.65	361,849	29
34	WACHOVIA BANK AND TRUST COMPANY WINSTON-SALEM, NORTH CAROLINA	1,585,994	.63	551,113	22	.76	852,748	33	.69	182,133	59
35	STATE STREET BANK AND TRUST COMPANY BOSTON, MASSACHUSETTS	1,583,392	.63	222,889	42	.31	1,024,499	29	.83	336,003	32
36	MERCANTILE TRUST COMPANY ST. LOUIS, MISSOURI	1,530,201	.61	420,052	29	.58	887,647	32	.72	222,503	49
37	RHODE ISLAND HOSPITAL TRUST COMPANY PROVIDENCE, RHODE ISLAND	1,517,242	.61	51,363	95	.07	801,518	36	.65	664,361	17
38	TRUST COMPANY OF GEORGIA ATLANTA, GEORGIA	1,500,099	.60	195,819	45	.27	694,781	41	.56	609,499	19
39	NEW ENGLAND MERCHANTS NATIONAL BANK BOSTON, MASSACHUSETTS	1,483,374	.59	61,768	83	.09	1,153,032	27	.93	268,574	39
40	MARINE MIDLAND GRACE TRUST COMPANY NEW YORK CITY, NEW YORK	1,474,273	.59	670,018	18	.93	369,234	67	.30	435,021	26
41	THE NATIONAL CITY BANK OF CLEVELAND CLEVELAND, OHIO	1,463,476	.58	384,139	32	.53	846,256	34	.68	233,079	47
42	HARTFORD NATIONAL BANK AND TRUST HARTFORD, CONNECTICUT	1,435,339	.57	161,896	51	.22	771,892	38	.62	501,552	23
43	THE FIRST NATIONAL BANK OF BOSTON BOSTON, MASSACHUSETTS	1,335,969	.53	658,058	20	.91	625,568	44	.50	52,339	123
44	LINCOLN ROCHESTER TRUST COMPANY ROCHESTER, NEW YORK	1,307,052	.52	180,435	49	.25	777,625	37	.63	348,991	31
45	MANUFACTURERS NATIONAL BANK OF DETROIT, MICHIGAN	1,282,614	.51	615,484	21	.85	380,064	63	.31	287,066	36
46	FIDUCIARY TRUST COMPANY OF NEW YORK NEW YORK CITY, NEW YORK	1,135,160	.45	3,322	399	*	281,401	83	.23	850,437	12
47	THE TOLEDO TRUST COMPANY TOLEDO, OHIO	1,078,962	.43	240,433	40	.33	735,738	39	.59	102,791	80
48	FIDELITY UNION TRUST COMPANY	1,078,305	.43	266,937	38	.37	693,126	43	.55	118,242	69

(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
51	THE CENTRAL TRUST COMPANY CINCINNATI, OHIO	923,994	.37	197,070	44	.27	563,577	48	.45	163,348	63
52	FIRST NATIONAL BANK OF MINNEAPOLIS MINNEAPOLIS, MINNESOTA	920,357	.37	292,723	37	.40	483,802	54	.39	143,832	68
53	REPUBLIC NATIONAL BANK OF DALLAS DALLAS, TEXAS	904,435	.36	344,082	33	.48	398,719	60	.32	161,633	64
54	AMERICAN SECURITY AND WASHINGTON, D. C.	903,592	.36	57,350	93	.08	369,308	66	.30	476,934	24
55	THE UNION NATIONAL BANK OF PITTSBURGH, PENNSYLVANIA	830,954	.33	60,711	89	.08	527,622	50	.43	242,621	44
56	THE FIFTH THIRD UNION TRUST COMPANY CINCINNATI, OHIO	772,815	.31	103,643	62	.14	496,920	51	.40	172,253	61
57	FIRST WISCONSIN TRUST COMPANY MILWAUKEE, WISCONSIN	771,319	.31	332,051	34	.46	338,136	74	.27	101,132	82
58	CENTRAL NATIONAL BANK OF CLEVELAND CLEVELAND, OHIO	743,262	.30	198,662	43	.27	448,994	56	.36	95,606	86
59	SECURITY TRUST COMPANY ROCHESTER, NEW YORK	739,595	.30	61,311	87	.08	402,555	58	.32	275,730	39
60	UNION BANK LOS ANGELES, CALIFORNIA	717,902	.29	195,164	46	.27	458,361	55	.37	64,378	106
61	NORTH CAROLINA NATIONAL BANK CHARLOTTE, NORTH CAROLINA	709,979	.28	147,455	53	.20	493,442	52	.40	69,043	134
62	THE RIGGS NATIONAL BANK WASHINGTON, D. C.	667,605	.27	99,070	63	.14	373,538	64	.30	194,997	57
63	THE BOATMEN'S NATIONAL BANK OF ST. LOUIS, MISSOURI	666,483	.27	35,738	121	.05	234,015	96	.19	396,711	28
64	CITIZENS FIDELITY BANK AND LOUISVILLE, KENTUCKY	647,501	.26	36,298	119	.05	418,801	57	.34	192,402	58
65	THE FIRST NATIONAL BANK OF CINCINNATI, OHIO	645,327	.26	128,465	57	.14	345,439	61	.31	131,424	73
66	CAMDEN TRUST COMPANY CAMDEN, NEW JERSEY	641,584	.26	16,553	179	.02	622,249	45	.50	2,782	576
67	THE INDIANA NATIONAL BANK OF INDIANAPOLIS, INDIANA	634,601	.25	86,237	68	.12	291,485	82	.24	256,879	42
68	BANK OF DELAWARE WILMINGTON, DELAWARE	623,039	.25	17,177	175	.02	575,624	47	.46	30,237	165
69	DELAWARE TRUST COMPANY WILMINGTON, DELAWARE	618,552	.25	56,743	94	.08	486,113	53	.39	75,697	94
70	FIRST AND MERCHANTS NATIONAL BANK RICHMOND, VIRGINIA	608,920	.24	37,675	117	.05	309,932	78	.25	261,312	41
71	AMERICAN NATIONAL BANK AND TRUST CHICAGO, ILLINOIS	603,105	.24	117,817	59	.16	264,554	88	.21	220,735	53
72	THE KENTUCKY TRUST COMPANY LOUISVILLE, KENTUCKY	590,755	.24	58,861	91	.08	301,841	80	.24	230,053	48
73	INDUSTRIAL NATIONAL BANK OF PROVIDENCE, RHODE ISLAND	583,845	.23	160,777	52	.22	331,702	75	.27	91,366	90
74	THE FIRST NATIONAL BANK OF ATLANTA ATLANTA, GEORGIA	576,155	.23	90,936	66	.13	271,067	85	.22	214,152	53
75	THE PHILADELPHIA NATIONAL BANK PHILADELPHIA, PENNSYLVANIA	574,108	.23	192,201	47	.27	279,825	84	.23	102,082	81

TOTAL TRUST ASSETS AND ASSETS BY TYPE OF ACCOUNT

-IN ORDER BY TRUST DEPARTMENT SIZE-
(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
76	AMERICAN FLETCHER NATIONAL BANK INDIANAPOLIS, INDIANA	557,984	.22	43,059	108	.06	381,652	62	.31	133,273	72
77	FIRST NATIONAL BANK IN DALLAS DALLAS, TEXAS	552,113	.22	98,043	64	.14	359,744	69	.29	94,326	88
78	MARINE MIDLAND TRUST COMPANY OF BUFFALO, NEW YORK	550,660	.22	60,949	88	.08	324,062	77	.26	165,649	62
79	UNITED STATES NATIONAL BANK OF PORTLAND, OREGON	514,843	.21	84,426	71	.12	369,118	68	.30	61,339	112
80	THE EQUITABLE TRUST COMPANY BALTIMORE, MARYLAND	504,701	.20	41,034	110	.06	143,062	131	.12	320,605	33
81	NATIONAL NEWARK AND ESSEX BANK NEWARK, NEW JERSEY	494,234	.20	79,456	73	.11	298,086	81	.24	116,692	76
82	MARYLAND NATIONAL BANK BALTIMORE, MARYLAND	492,140	.20	59,644	90	.08	328,078	76	.26	104,417	79
83	THE FIRST NATIONAL BANK OF DENVER DENVER, COLORADO	489,159	.20	61,462	85	.08	356,364	70	.29	71,332	101
84	STATE-PLANTERS BANK OF COMMERCE RICHMOND, VIRGINIA	476,494	.19	37,222	118	.05	302,954	79	.24	136,319	70
85	MERCHANTS NATIONAL BANK & TRUST INDIANAPOLIS, INDIANA	473,963	.19	31,413	132	.04	370,633	65	.30	71,918	99
86	THE WINTERS NATIONAL BANK AND TRUST DAYTON, OHIO	468,381	.19	71,779	76	.10	340,152	73	.27	56,193	117
87	THE UNION AND NEW HAVEN NEW HAVEN, CONNECTICUT	455,986	.18	36,292	120	.05	217,127	106	.18	202,567	55
88	MARINE NATIONAL EXCHANGE BANK OF MILWAUKEE, WISCONSIN	450,270	.18	122,614	58	.17	172,968	120	.14	154,688	66
89	THE NATIONAL SHAWMUT BANK OF BOSTON BOSTON, MASSACHUSETTS	446,914	.18	84,797	70	.12	236,616	95	.19	125,501	74
90	FIRST CITY NATIONAL BANK OF HOUSTON HOUSTON, TEXAS	441,861	.18	175,833	50	.24	224,107	103	.18	41,922	141
91	THE FIRST NATIONAL BANK BIRMINGHAM, ALABAMA	438,797	.18	143,011	54	.20	232,781	97	.19	62,505	108
92	THE FIRST NATIONAL BANK OF KANSAS CITY, MISSOURI	434,652	.17	62,333	82	.09	350,576	72	.28	21,744	202
93	THE FLORIDA NATIONAL BANK OF JACKSONVILLE, FLORIDA	417,359	.17	14,705	193	.02	401,448	59	.32	1,205	741
94	CITY TRUST COMPANY BRIDGEPORT, CONNECTICUT	398,731	.16	45,176	104	.06	265,669	87	.21	87,855	91
95	NATIONAL SAVINGS AND WASHINGTON, D. C.	397,242	.16	6,117	298	.01	212,384	110	.17	178,741	60
96	MARSHALL AND ILSLEY BANK MILWAUKEE, WISCONSIN	392,712	.16	104,524	61	.14	226,750	99	.18	61,438	111
97	DENVER UNITED STATES NATIONAL BANK DENVER, COLORADO	357,763	.14	66,122	80	.09	269,536	86	.22	22,105	197
98	FIRST WESTERN BANK AND TRUST COMPANY LOS ANGELES, CALIFORNIA	349,147	.14	71,281	77	.10	249,993	91	.20	27,273	195
99	AMERICAN NATIONAL BANK AND TRUST SAN FRANCISCO, CALIFORNIA	342,011	.14	20,309	165	.03	222,112	104	.18	99,590	83

-IN ORDER BY TRUST DEPARTMENT SIZE-
(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
101	THE FIRST NATIONAL BANK AND TRUST TULSA, OKLAHOMA	336,144	.13	71,939	75	.10	227,516	105	.16	41,690	142
102	THE NATIONAL BANK OF COMMERCE SEATTLE, WASHINGTON	331,737	.13	32,159	129	.04	237,390	93	.19	62,188	113
103	THIRD NATIONAL BANK IN NASHVILLE NASHVILLE, TENNESSEE	330,463	.13	17,783	172	.02	242,683	92	.20	69,997	103
104	THE COLONIAL BANK AND TRUST COMPANY WATERBURY, CONNECTICUT	328,792	.13	29,319	136	.04	236,963	94	.19	62,509	107
105	FIRST NATIONAL BANK OF RENO, NEVADA	323,143	.13	3,663	379	.01	121,760	148	.10	197,720	56
106	OLD KENT BANK AND TRUST COMPANY GRAND RAPIDS, MICHIGAN	321,290	.13	82,324	72	.11	225,066	102	.18	13,900	272
107	VIRGINIA NATIONAL BANK NORFOLK, VIRGINIA	306,365	.12	32,128	130	.04	226,360	100	.18	47,877	130
108	THE VALLEY NATIONAL BANK PHOENIX, ARIZONA	295,868	.12	10,309	234	.01	259,026	89	.21	26,533	181
109	THE FORT WORTH NATIONAL BANK FORT WORTH, TEXAS	294,115	.12	48,631	101	.07	213,314	109	.17	32,172	161
110	FIRST NATIONAL BANK OF OREGON PORTLAND, OREGON	293,669	.12	85,228	69	.12	176,021	117	.14	32,420	160
111	WORCESTER COUNTY NATIONAL BANK WORCESTER, MASSACHUSETTS	284,501	.11	23,328	151	.03	256,607	90	.21	4,567	471
112	THE FIRST NEW HAVEN NATIONAL BANK NEW HAVEN, CONNECTICUT	281,425	.11	39,300	115	.05	147,589	124	.12	94,537	87
113	NATIONAL BANK OF TULSA TULSA, OKLAHOMA	281,103	.11	15,844	186	.02	230,212	98	.19	35,047	153
114	THE HUNTINGTON NATIONAL BANK OF COLUMBUS, OHIO	280,994	.11	61,367	86	.08	175,335	118	.14	44,292	137
115	AMERICAN BANK AND TRUST CO. OF PA. READING, PENNSYLVANIA	271,305	.11	67,612	79	.09	145,468	130	.12	58,225	115
116	THE CITY NATIONAL BANK AND TRUST KANSAS CITY, MISSOURI	267,627	.11	65,907	81	.09	131,584	138	.11	70,136	102
117	THE FAIRFIELD COUNTY TRUST COMPANY STAMFORD, CONNECTICUT	265,553	.11	13,913	199	.02	178,807	115	.14	72,938	97
118	COMMERCE TRUST COMPANY KANSAS CITY, MISSOURI	261,382	.10	61,602	84	.09	193,429	112	.16	6,350	413
119	THE FIRST NATIONAL BANK AND TRUST KALAMAZOO, MICHIGAN	258,597	.10	9,820	244	.01	225,176	101	.18	23,601	189
120	THE SOUTH CAROLINA NATIONAL BANK OF CHARLESTON, SOUTH CAROLINA	256,988	.10	47,132	103	.07	190,479	113	.15	17,378	237
121	THE COLORADO NATIONAL BANK OF DENVER DENVER, COLORADO	256,787	.10	8,895	254	.01	134,732	136	.11	111,161	77
122	THE FIRST NATIONAL BANK OF FORT WORTH, TEXAS	246,757	.10	40,936	112	.06	160,060	123	.13	45,761	134
123	UNION PLANTERS NATIONAL BANK MEMPHIS, TENNESSEE	244,596	.10	21,365	158	.03	173,525	119	.14	49,706	127
124	TEXAS NATIONAL BANK OF COMMERCE HOUSTON, TEXAS	239,558	.10	27,465	141	.04	172,003	121	.14	40,093	144
125	MOLINE NATIONAL BANK MOLINE, ILLINOIS	232,658	.09	3,159	412	*	215,892	107	.17	13,607	275

TOTAL TRUST ASSETS AND ASSETS BY TYPE OF ACCOUNT

-IN ORDER BY TRUST DEPARTMENT SIZE-
(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
151	FIRST BANK AND TRUST COMPANY OF SOUTH BEND, INDIANA	175,914	.07	45,057	105	.06	70,796	226	.06	60,071	113
152	THE FIRST NATIONAL BANK OF COLORADO SPRINGS, COLORADO	175,836	.07	10,211	234	.01	117,195	151	.09	48,430	129
153	SPRINGFIELD MARINE BANK SPRINGFIELD, ILLINOIS	174,762	.07	7,180	275	.01	105,163	161	.08	62,419	109
154	IOWA-DES MOINES NATIONAL BANK DES MOINES, IOWA	174,586	.07	5,869	305	.01	93,731	177	.08	74,995	95
155	THE HAMILTON NATIONAL BANK OF CHATTANOOGA, TENNESSEE	174,301	.07	15,713	188	.02	81,667	202	.07	76,921	93
156	THE SECOND NATIONAL BANK NEW HAVEN, CONNECTICUT	171,406	.07	3,993	361	.01	130,679	140	.11	36,735	151
157	THE CONNECTICUT NATIONAL BANK BRIDGEPORT, CONNECTICUT	171,220	.07	20,417	161	.03	101,875	166	.08	48,934	128
158	BARNETT FIRST NATIONAL BANK OF JACKSONVILLE, FLORIDA	167,511	.07	10,808	230	.01	102,812	165	.08	53,891	121
159	FIRST NATIONAL STATE BANK OF NEWARK, NEW JERSEY	159,244	.06	17,362	174	.02	122,941	146	.10	18,942	226
160	THE UNION COMMERCE BANK CLEVELAND, OHIO	158,943	.06	51,069	97	.07	81,552	203	.07	26,322	182
161	THE HARTER BANK & TRUST COMPANY CANTON, OHIO	157,355	.06	16,719	178	.02	135,711	134	.11	4,925	457
162	FIRST NATIONAL BANK OF TOLEDO TOLEDO, OHIO	155,549	.06	69,078	78	.10	71,324	225	.06	15,147	256
163	THE BOARDWALK NATIONAL BANK ATLANTIC CITY, NEW JERSEY	155,426	.06	4,532	341	.01	41,302	315	.03	109,592	78
164	SCHRODER TRUST COMPANY NEW YORK CITY, NEW YORK	155,314	.06	30,368	134	.04	30,807	369	.02	94,139	89
165	FIRST NATIONAL BANK OF HAWAII HONOLULU, HAWAII	153,514	.06	19,499	164	.03	99,340	169	.08	34,379	154
166	THE FROST NATIONAL BANK OF SAN ANTONIO, TEXAS	153,135	.06	5,997	302	.01	133,393	137	.11	13,746	274
167	THE DOLLAR SAVINGS AND TRUST COMPANY YOUNGSTOWN, OHIO	152,985	.06	11,354	224	.02	127,469	143	.10	14,163	268
168	THE PACIFIC NATIONAL BANK OF SEATTLE SEATTLE, WASHINGTON	152,783	.06	16,054	184	.02	128,566	141	.10	8,163	353
169	TRUST COMPANY NATIONAL BANK MORRISTOWN, NEW JERSEY	152,433	.06	3,658	340	.01	118,567	150	.10	30,208	166
170	FIRST WESTCHESTER NATIONAL BANK NEW ROCHELLE, NEW YORK	151,529	.06	0			53,785	263	.04	97,843	84
171	THE LOUISVILLE TRUST COMPANY LOUISVILLE, KENTUCKY	151,364	.06	34,462	123	.05	69,056	230	.06	47,646	131
172	THE NATIONAL BANK AND TRUST SOUTH BEND, INDIANA	148,042	.06	4,994	329	.01	47,087	295	.04	96,001	85
173	KINGS COUNTY LAFAYETTE TRUST COMPANY NEW YORK, NEW YORK	146,148	.06	6,856	289	.01	84,104	193	.07	55,187	122
174	STATE BANK OF ALBANY, NEW YORK	139,255	.06	20,745	159	.03	95,955	174	.08	22,555	212

(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
251	HACKLEY UNION NATIONAL BANK AND MUSKEGON, MICHIGAN	92,662	.04	40,701	113	.06	45,184	296	.04	6,776	395
252	FIRST NATIONAL BANK IN PALM BEACH, FLORIDA	90,900	.04	688	743	•	75,389	220	.06	14,823	260
253	NATIONAL BANK OF WASHINGTON, TACOMA, WASHINGTON	90,731	.04	4,519	344	.01	81,175	204	.07	5,037	451
254	THE MERCHANTS NATIONAL BANK & TRUST SYRACUSE, NEW YORK	89,280	.04	29,750	138	.04	38,839	327	.03	21,696	203
255	THE FIRST NATIONAL BANK OF ERIE ERIE, PENNSYLVANIA	89,225	.04	4,243	351	.01	60,852	245	.05	24,133	186
256	CENTRAL-PENN NATIONAL BANK OF PHILADELPHIA, PENNSYLVANIA	87,275	.03	32,302	124	.04	49,906	281	.04	5,067	449
257	OLD NATIONAL BANK OF WASHINGTON, SPOKANE, WASHINGTON	87,250	.03	5,884	304	.01	79,865	210	.06	1,501	695
258	THE FIRST NATIONAL BANK OF OMAHA OMAHA, NEBRASKA	87,224	.03	6,261	294	.01	69,101	229	.06	11,864	301
259	SAN DIEGO TRUST & SAVINGS BANK SAN DIEGO, CALIFORNIA	87,213	.03	9,428	247	.01	71,333	224	.06	6,452	407
260	THE FIRST NATIONAL BANK OF ELKHART, INDIANA	86,325	.03	15,770	187	.02	40,649	317	.03	29,907	169
261	OLD NATIONAL BANK IN EVANSVILLE EVANSVILLE, INDIANA	85,675	.03	18,450	169	.03	58,513	251	.05	8,712	340
262	COLUMBUS BANK AND TRUST COMPANY COLUMBUS, GEORGIA	85,000	.03	1,672	536	•	53,328	266	.04	30,000	168
263	JOHNSON COUNTY NATIONAL BANK AND PRAIRIE VILLAGE, KANSAS	84,797	.03	427	860	•	83,491	198	.07	879	792
264	LANCASTER COUNTY FARMERS LANCASTER, PENNSYLVANIA	84,660	.03	4,154	356	.01	58,824	250	.05	21,683	204
265	CENTRAL NATIONAL BANK AND TRUST DES MOINES, IOWA	84,533	.03	12,359	215	.02	52,984	268	.04	19,190	225
266	NEW BRITAIN BANK AND TRUST COMPANY NEW BRITAIN, CONNECTICUT	84,085	.03	1,987	507	•	43,808	304	.04	38,295	146
267	THE UNITED STATES NATIONAL OMAHA, NEBRASKA	82,488	.03	6,302	292	.01	50,494	277	.04	25,692	183
268	B. M. C. DURFEE TRUST COMPANY FALL RIVER, MASSACHUSETTS	81,551	.03	1,388	582	•	67,955	233	.05	12,249	296
269	EL PASO NATIONAL BANK EL PASO, TEXAS	81,027	.03	12,297	216	.02	61,715	243	.05	7,015	387
270	THE STATE NATIONAL BANK OF EL PASO EL PASO, TEXAS	80,301	.03	11,419	222	.02	67,095	235	.05	1,489	597
271	THE NATIONAL MANUFACTURERS BANK NEENAH, WISCONSIN	79,837	.03	11,125	228	.02	38,869	326	.03	29,843	170
272	THE ARYN MAWR TRUST COMPANY ARYN MAWR, PENNSYLVANIA	79,539	.03	1,578	552	•	70,707	227	.06	7,250	380
273	THE NATIONAL BANK AND TRUST NORWICH, NEW YORK	79,282	.03	4,744	335	.01	57,202	255	.05	17,336	238
274	AMERICAN NATIONAL BANK AND TRUST MUNCIE, INDIANA	78,921	.03	8,168	261	.01	49,761	287	.04	20,992	210
275	NATIONAL COMMUNITY BANK OF RUTHERFORD, NEW JERSEY	78,120	.03	15,080	191	.02	54,813	262	.04	8,227	350

TABLE A
TOTAL TRUST ASSETS AND ASSETS BY TYPE OF ACCOUNT

-IN ORDER BY TRUST DEPARTMENT SIZE-
(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
801	FIRST NATIONAL BANK OF APPLETON APPLETON, WISCONSIN	10,249	*	351	915	*	4,612	965	*	5,285	442
802	SALEM BANK AND TRUST COMPANY GOSHEN, INDIANA	10,228	*	847	694	*	9,329	724	.01	52	1249
803	VERMONT NATIONAL BANK BRATTLEBORO, VERMONT	10,205	*	743	729	*	7,426	806	.01	2,338	532
804	FIRST NATIONAL BANK AND TRUST WAYNESBURG, PENNSYLVANIA	10,203	*	56	1378	*	9,852	708	.01	294	1001
805	UNION NATIONAL BANK AND TRUST SOUDERTON, PENNSYLVANIA	10,191	*	450	851	*	9,536	717	.01	205	1060
806	CENTRAL NATIONAL BANK AND TRUST ENID, OKLAHOMA	10,161	*	1,305	601	*	7,776	1189	*	6,138	420
807	ELYRIA SAVINGS & TRUST NATIONAL BANK ELYRIA, OHIO	10,147	*	627	766	*	7,992	774	.01	1,527	687
808	SOUTHERN NATIONAL BANK OF HOUSTON HOUSTON, TEXAS	10,125	*	2,626	443	*	5,545	890	*	1,953	643
809	THE DOYLESTOWN NATIONAL BANK AND DOYLESTOWN, PENNSYLVANIA	9,992	*	441	854	*	8,506	752	.01	1,035	761
810	ROCK ISLAND BANK AND TRUST COMPANY ROCK ISLAND, ILLINOIS	9,924	*	798	713	*	8,828	739	.01	298	999
811	UNION BANK & TRUST COMPANY MONTGOMERY, ALABAMA	9,914	*	435	856	*	8,733	743	.01	746	828
812	THE MOUNT UNION BANK ALLIANCE, OHIO	9,857	*	516	815	*	8,825	740	.01	516	894
813	THE ANNISTON NATIONAL BANK ANNISTON, ALABAMA	9,842	*	1,546	557	*	8,296	761	.01	0	
814	THE FIRST NATIONAL BANK OF ROME ROME, GEORGIA	9,818	*	0			7,521	800	.01	2,296	608
815	THE DROVERS & MECHANICS NATIONAL YORK, PENNSYLVANIA	9,792	*	2,198	480	*	7,542	798	.01	51	1254
816	MERCHANTS NATIONAL BANK OF WINONA WINONA, MINNESOTA	9,791	*	849	693	*	6,983	824	.01	1,960	641
817	FIRST GULF BEACH BANK ST. PETERSBURG BEACH, FLORIDA	9,772	*	0			9,300	727	.01	472	914
818	THE FIRST NATIONAL BANK OF RIPON RIPON, WISCONSIN	9,759	*	80	1299	*	4,823	947	*	4,855	460
819	THE LORAIN NATIONAL BANK LORAIN, OHIO	9,733	*	498	827	*	9,017	732	.01	219	1048
820	THE NORTH SIDE BANK AND TRUST CINCINNATI, OHIO	9,631	*	7	1611	*	9,525	718	.01	105	1163
821	MERCHANTS BANK AND TRUST COMPANY MEADVILLE, PENNSYLVANIA	9,582	*	1,137	631	*	6,991	823	.01	1,454	706
822	CAPE ANN BANK AND TRUST COMPANY GLOUCESTER, MASSACHUSETTS	9,491	*	155	1133	*	6,351	848	.01	2,984	562
823	FIRST NATIONAL BANK IN MARION MARION, INDIANA	9,405	*	1,230	618	*	7,819	784	.01	356	964

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS (THOUSANDS IN THOUSANDS) AMOUNT	PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	RANK	PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	RANK	PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	RANK
1326	THE PEOPLES NATIONAL BANK OF LEESBURG, VIRGINIA	2,433	•	0			2,433	1230	•	0	
1327	THE UNION NATIONAL BANK OF STREATOR STREATOR, ILLINOIS	2,430	•	722	1044	•	2,107	1290	•	101	1172
1328	MOULTRIE NATIONAL BANK MOULTRIE, GEORGIA	2,425	•	1,654	539	•	342	2034	•	432	927
1329	FIRST NATIONAL BANK OF MAGNOLIA MAGNOLIA, ARKANSAS	2,425	•	0			2,425	1234	•	0	
1330	THE EXCHANGE NATIONAL BANK OF COLUMBIA, MISSOURI	2,418	•	0			2,418	1236	•	0	
1331	THE BANK OF TOKYO OF CALIFORNIA SAN FRANCISCO, CALIFORNIA	2,415	•	575	790	•	541	1848	•	1,299	722
1332	WHEATON NATIONAL BANK WHEATON, ILLINOIS	2,410	•	0			2,410	1237	•	0	
1333	THE LITTLESTOWN NATIONAL BANK LITTLESTOWN, PENNSYLVANIA	2,402	•	258	1003	•	2,145	1284	•	3	
1334	THE MADISON BANK AND TRUST COMPANY MADISON, INDIANA	2,386	•	0			2,386	1238	•	0	
1335	FIRST BANK AND TRUST COMPANY, FOARS, NEW JERSEY	2,384	•	992	658	•	986	1602	•	405	940
1336	SECURITY NATIONAL BANK OF SPRINGFIELD, MASSACHUSETTS	2,383	•	75	1314	•	1,610	1402	•	698	836
1337	EVANSTON TRUST AND SAVINGS BANK EVANSTON, ILLINOIS	2,379	•	0			2,372	1242	•	8	1416
1338	VALLEY BANK AND TRUST COMPANY SOUTH SALT LAKE, UTAH	2,377	•	69	1336	•	1,878	1338	•	430	928
1339	GULF NATIONAL BANK AT LAKE CHARLES LAKE CHARLES, LOUISIANA	2,367	•	1,202	622	•	1,156	1539	•	8	1420
1340	MILFORD TRUST COMPANY MILFORD, DELAWARE	2,362	•	0			2,362	1245	•	0	
1341	THE CEMENT NATIONAL BANK, NORTHAMPTON, PENNSYLVANIA	2,355	•	562	797	•	1,795	1361	•	0	
1342	OAK PARK NATIONAL BANK OAK PARK, ILLINOIS	2,347	•	93	1260	•	2,254	1266	•	0	
1343	THE CITIZENS NATIONAL BANK OF NEW CASTLE, PENNSYLVANIA	2,347	•	0			2,347	1248	•	0	
1344	THE FIRST NATIONAL BANK DES PLAINES, ILLINOIS	2,342	•	529	811	•	887	1645	•	925	785
1345	THE FIRST NATIONAL BANK OF MISSOULA MISSOULA, MONTANA	2,333	•	196	1079	•	2,071	1299	•	66	1225
1346	THE PHILLIPSBURG NATIONAL BANK AND PHILLIPSBURG, NEW JERSEY	2,331	•	136	1163	•	2,083	1294	•	113	1156
1347	THE STATE BANK OF WOODSTOCK WOODSTOCK, ILLINOIS	2,331	•	0			2,328	1250	•	2	1474
1348	THE TALLAHASSEE BANK AND TALLAHASSEE, FLORIDA	2,329	•	506	820	•	1,823	1354	•	0	
1349	THE MERCHANTS AND MANUFACTURERS SHARON, PENNSYLVANIA	2,325	•	0			2,325	1251	•	0	
1350	FLORIDA FIRST NATIONAL BANK VERO BEACH, FLORIDA	2,321	•	0			2,205	1276	•	116	1150

TABLE A
TOTAL TRUST ASSETS AND ASSETS BY TYPE OF ACCOUNT

-IN ORDER BY TRUST DEPARTMENT SIZE-
(AMOUNTS IN THOUSANDS)

TOTAL TRUST ASSET RANK	BANK NAME CITY, STATE	TOTAL TRUST ASSETS AMOUNT	TOTAL TRUST ASSETS PERCENT OF TOTAL	EMPLOYEE BENEFIT ACCOUNTS AMOUNT	EMPLOYEE BENEFIT ACCOUNTS RANK	EMPLOYEE BENEFIT ACCOUNTS PERCENT OF TOTAL	PRIVATE TRUST ACCOUNTS AMOUNT	PRIVATE TRUST ACCOUNTS RANK	PRIVATE TRUST ACCOUNTS PERCENT OF TOTAL	AGENCY ACCOUNTS AMOUNT	AGENCY ACCOUNTS RANK
2426	THE FARMERS AND STOCKMENS CLAYTON, NEW MEXICO	125	*	0			125	2360	*	0	
2427	THE VEEDERSBURG STATE BANK VEEDERSBURG, INDIANA	125	*	17	1529	*	105	2395	*	2	1482
2428	BANKERS TRUST COMPANY ROCKY MOUNT, VIRGINIA	125	*	0			125	2361	*	0	
2429	THE SECOND NATIONAL BANK OF PHILLIPSBURG, NEW JERSEY	125	*	93	1261	*	32	2621	*	0	
2430	COMMERCIAL BANK MIDDLESBORO, KENTUCKY	123	*	0			123	2364	*	0	
2431	PROVIDENT TRUST COMPANY PITTSBURGH, PENNSYLVANIA	123	*	0			123	2365	*	0	
2432	MEMPHIS BANK & TRUST COMPANY MEMPHIS, TENNESSEE	123	*	0			123	2366	*	0	
2433	MONMOUTH TRUST AND SAVINGS BANK MONMOUTH, ILLINOIS	121	*	0			121	2369	*	0	
2434	THE FIRST NATIONAL BANK SYLACAUGA, ALABAMA	121	*	0			121	2368	*	0	
2435	THE FIRST NATIONAL BANK MURPHYSBORO, ILLINOIS	120	*	0			120	2371	*	0	
2436	FIRST EXCHANGE BANK MANNINGTON, WEST VIRGINIA	120	*	0			120	2372	*	0	
2437	CONSOLIDATED BANK AND TRUST COMPANY RICHMOND, VIRGINIA	119	*	0			119	2374	*	0	
2438	ATLANTIC SAVINGS AND TRUST COMPANY SAVANNAH, GEORGIA	119	*	0			119	2373	*	0	
2439	SKOKIE TRUST & SAVINGS BANK SKOKIE, ILLINOIS	118	*	62	1353	*	0			55	1244
2440	LOHRVILLE SAVINGS BANK LOHRVILLE, IOWA	118	*	0			118	2377	*	0	
2441	MORNINGSIDE STATE BANK SIOUX CITY, IOWA	117	*	0			117	2378	*	0	
2442	LINCOLN BANK AND TRUST COMPANY JEFFERSON BOROUGH, PENNSYLVANIA	117	*	0			117	2379	*	0	
2443	THE LIBERTY NATIONAL BANK OF PITTSTON, PENNSYLVANIA	117	*	0			117	2380	*	0	
2444	FIRST STATE BANK CODY, WYOMING	117	*	17	1532	*	101	2407	*	0	
2445	THE FIRST NATIONAL BANK OF DICKENSON DICKINSON, NORTH DAKOTA	116	*	65	1345	*	51	2555	*	0	
2446	THE FIRST NATIONAL BANK OF WEATHERFORD, TEXAS	115	*	0			115	2382	*	0	

IX-7

DEPOSITS OF MERGING BANKS AS A PERCENTAGE OF DEPOSITS OF ALL BANKS
IN INTERVENOR'S TRADING AREA A*
DECEMBER 30, 1967

	Total Deposits	Demand Deposits		Time Deposits		Deposits of U.S. Government	Deposits of State and Local Governments	Deposits of Commercial Banks	Certified and Officers Checks
		Total	IPC	Total	IPC				
	Percent of Area Total, by Type								
Phillipsburg National Bank	1.9	1.7	1.6	2.1	2.1	2.3	1.9	.0	2.5
Second National Bank	1.4	1.2	1.1	1.5	1.5	.8	1.6	.0	.9
Resultant Bank	3.3	2.9	2.7	3.5	3.6	3.1	3.6	.0	3.5

*Area also includes the Reigelsville, Bucks County, Pennsylvania, Office of the Girard Trust Company of Philadelphia. Data for this office, which has the full backing and may draw on the entire resources ($1458 million) of the bank, are not available except for total and I.P.C. Demand and Time Deposits.

Source: Reports of Condition for individual banks, December 30, 1967.

Note: Percentages for individual banks may not add to those for resultant banks due to rounding.

DEPOSIT STRUCTURE OF MERGING BANKS AND OF COMMERCIAL BANKS IN NEW JERSEY, PENNSYLVANIA, AND THE UNITED STATES; 1967

	TOTAL DEPOSITS	DEMAND DEPOSITS		SAVINGS DEPOSITS		DEPOSITS OF U. S. GOVERNMENT	DEPOSITS OF STATE AND LOCAL GOVERNMENTS	DEPOSITS OF COMMERCIAL BANKS	CERTIFIED AND OFFICERS' CHECKS
		TOTAL	IPC	TOTAL	IPC				
	Percent of Total Deposits								
U.S. Commercial Banks	100.0	51.0	38.1	49.0	42.8	1.5	8.6	4.5	2.1
Pennsylvania Commercial Banks	100.0	46.5	37.8	53.5	49.0	1.5	6.1	3.5	.9
New Jersey Commercial Banks	100.0	45.6	37.8	54.3	52.1	1.1	6.8	.8	1.1
Phillipsburg National Bank	100.0	29.3	24.8	70.7	68.3	.8	5.3	-	.8
Second National Bank	100.0	28.4	22.8	71.6	70.2	.4	6.2	-	.4
Resultant Bank	100.0	28.9	24.0	71.1	69.0	.6	5.7	-	.6

SOURCE: Federal Deposit Insurance Corporation, Assets, Liabilities, and Capital Accounts: Commercial and Mutual Savings Bank Report of Call No. 80, June 30, 1967. Reports of Condition of Merging Banks, December 30, 1967.

NOTE: Percentages may not add to 100 due to rounding.

LOANS OF MERGING BANKS AS A PERCENTAGE OF LOANS OF ALL BANKS
IN INTERVENOR'S TRADING AREA A*
DECEMBER 30, 1967

	TOTAL LOANS, GROSS	COMMERCIAL AND INDUSTRIAL LOANS	REAL ESTATE LOANS	LOANS TO FINANCIAL INSTITUTIONS	LOANS FOR PURCHASING SECURITIES	LOANS TO FARMERS	LOANS TO INDIVIDUALS				
							TOTAL	AUTO	OTHER INSTALLMENT	SINGLE PAYMENT	OTHER
	Percent of Area Total, by Type										
Phillipsburg National Bank	2.2	2.5	2.3	.8	-	2.1	2.2	1.9	2.1	2.9	.3
Second National Bank	1.6	1.4	2.3	-	.5	.4	.8	.7	.6	1.5	1.0
Resultant Bank	3.8	3.8	4.6	.8	.5	2.5	3.1	2.6	2.7	4.5	1.8

* Area also includes the Reigelsville, Bucks County, Pennsylvania, office of the Girard Trust Company of Philadelphia. Data for this office, which has the full backing and may draw on the entire resources ($1,458 million) of the bank, are not available.

SOURCE: Reports of condition for individual banks, December 30, 1967.

NOTE: Percentages for individual banks may not add to those for resultant bank due to rounding.

LOAN STRUCTURE OF MERGING BANKS AND INSURED COMMERCIAL BANKS
IN THE UNITED STATES BY DEPOSIT SIZE
DECEMBER 30, 1967

	Total Loans Gross	Commercial and Industrial Loans	Real Estate Loans	Loans to Financial Institutions	Loans to Farmers	Consumer Installment Loans	Single Payment Loans to Individuals
All Insured Commercial Banks	100.0	36.6	24.3	5.9	3.8	15.2	6.2
By Deposit Size							
$10-25 million	100.0	21.8	33.2	1.5	7.7	24.0	7.1
$25-50 million	100.0	24.9	33.3	2.3	3.2	23.0	7.5
$50-100 million	100.0	28.7	31.9	3.2	2.3	20.9	6.8
$100 million and over	100.0	43.3	20.4	7.8	1.3	11.9	5.8
Phillipsburg National Bank	100.0	16.2	53.9	.7	1.1	19.2	8.3
Second National Bank	100.0	12.3	71.8	-	.3	8.2	5.9
Resultant Bank	100.0	14.6	61.4	.4	.8	14.6	7.3

Source: Federal Deposit Insurance Corporation, Annual Report - 1967, p. 181; Reports of Condition of Merging Banks, December 30, 1967

NOTE: Percentages do not add to total due to rounding and deletions.

ASSETS OF MERGING BANKS AS A PERCENTAGE OF ASSETS OF ALL BANKS
IN INTERVENOR'S TRADING AREA A
DECEMBER 30, 1967

	TOTAL ASSETS	CASH, BALANCES WITH OTHER BANKS, ETC.	U. S. GOVERNMENT OBLIGATIONS	STATE AND POLITICAL SUBDIVISION OBLIGATIONS	SECURITIES OF FEDERAL AGENCIES	OTHER SECURITIES	FEDERAL FUNDS SOLD	LOANS AND DISCOUNTS, NET
	Percent of Area Total, by Type [a]							
Phillipsburg National Bank	1.9	1.3	1.6	1.7	.0	1.0	.0	2.2
Second National Bank	1.3	1.8	1.4	.5	.0	5.1	.0	1.6
Resultant Bank	3.2	3.6	3.0	2.2	.0	6.1	.0	3.8

[a] Area also includes the Reigelsville, Bucks County, Pennsylvania, office of the Girard Trust Company of Philadelphia. Data for this office, which has the full backing and may draw on the entire resources ($1,458 million) of the bank, are not available.

Bank premises and fixtures, other real estate, customers' liability to banks on acceptances outstanding, and other assets are not shown.

Source: Reports of condition for individual banks, December 30, 1967.

NOTE: Individual amounts and percentages may not add to totals due to rounding.

DEPOSIT STRUCTURE OF MERGING BANKS AND OF COMPETING BANKS
IN INTERVENOR'S TRADING AREA B
DECEMBER 30, 1967

	Total Deposits	Demand Deposits		Time Deposits		Deposits of U.S. Government	Deposits of State and Local Governments	Deposits of Commercial Banks	Certified and Officers Checks
		Total	IPC	Total	IPC				
	Amount in $ Thousands								
Phillipsburg National Bank	22,358	6,542	5,550	15,816	15,263	185	1,177	-	182
Second National Bank	16,005	4,550	3,648	11,455	11,231	62	998	-	67
Resultant Bank	38,363	11,092	9,148	27,271	26,494	247	2,175	-	249
All Banks	1,105,032	374,179	325,708	730,600	705,442	7763	58,415	450	7001
	Percent of Total Deposits								
Phillipsburg National Bank	100.0	29.3	24.8	70.7	68.3	.8	5.3	-	.8
Second National Bank	100.0	28.4	22.8	71.6	70.2	.4	6.2	-	.4
Resultant Bank	100.0	28.9	24.0	71.1	69.0	.6	5.7	-	.6

DEPOSITS OF MERGING BANKS AS A PERCENTAGE OF DEPOSITS OF ALL BANKS
IN INTERVENOR'S TRADING AREA B
December 30, 1967

	Total Deposits	Demand Deposits		Time Deposits		Deposits of U.S. Government	Deposits of State and Local Governments	Deposits of Commercial Banks	Certified and Officers Checks
		Total	IPC	Total	IPC				
	Percent of Area Total, by Type								
Phillipsburg National Bank	2.0	1.8	1.7	2.2	2.2	2.4	2.0	.0	2.6
Second National Bank	1.5	1.2	1.1	1.6	1.6	.8	1.7	.0	1.0
Resultant Bank	3.5	3.0	2.8	3.7	3.8	3.2	3.7	.0	3.6

Source: Reports of Condition for individual banks, December 30, 1967.

Note: Percentages for individual banks may not add to those for resultant banks due to rounding.

IX-19
LOAN STRUCTURE OF MERGING BANKS AND OF COMPETING BANKS
IN INTERVENOR'S TRADING AREA B
DECEMBER 30, 1967

	Total Loans Gross	Commercial and Industrial Loans	Real Estate Loans	Loans to Financial Institutions	Loans for Purchasing Securities	Loans to Farmers	Loans to Individuals				
							Total	Auto	Other Installment	Single Payment	
	Amount in $ Thousands										
Phillipsburg National Bank	14,643	2,375	7,893	98	-	166	4,031	994	1,828	1,209	79
Second National Bank	10,702	1,320	7,679	-	74	35	1,510	361	516	633	83
Resultant Bank	25,345	3,695	15,571	98	74	201	5,541	1,355	2,344	1,842	162
All Banks	631,756	93,258	321,055	12,185	15,099	7,010	170,692	45,613	84,826	40,253	8,313

Source: Reports of condition for individual banks, December 30, 1967

NOTE: Individual amounts and percentages may not add to totals due to rounding.

IX-20

LOANS OF MERGING BANKS AS A PERCENTAGE OF LOANS OF ALL BANKS
IN INTERVENOR'S TRADING AREA B
DECEMBER 30, 1967

	TOTAL LOANS, GROSS	COMMERCIAL AND INDUSTRIAL LOANS	REAL ESTATE LOANS	LOANS TO FINANCIAL INSTITUTIONS	LOANS FOR PURCHASING SECURITIES	LOANS TO FARMERS	LOANS TO INDIVIDUALS				
							TOTAL	AUTO	OTHER INSTALLMENT	SINGLE PAYMENT	[illegible]
	Percent of Area Total, by Type										
Phillipsburg National Bank	2.3	2.5	2.5	.8	-	2.4	2.4	2.2	2.2	3.0	1.6
Second National Bank	1.7	1.4	2.4	-	.5	.5	.9	.8	.6	1.6	1.6
Resultant Bank	4.0	4.0	4.8	.8	.5	2.9	3.2	3.0	2.8	4.6	1.7

Source: Reports of condition for individual banks, December 30, 1967.

NOTE: Percentages for individual banks may not add to those for resultant bank due to rounding.

COMPOSITION OF REAL ESTATE LOANS OF MERGING BANKS AND OF COMPETING BANKS IN INTERVENOR'S TRADING AREA B
DECEMBER 30, 1967

	Total	Farm	Residential	Nonfarm, Nonresidential
	Amount in $ Thousands			
Phillipsburg National Bank	7,893	184	6,840	869
Second National Bank	7,679	161	6,565	953
Resultant Bank	15,571	345	13,405	1,822
All Banks	321,055	11,213	218,456	91,386
	Percent of Total Real Estate Loans			
Phillipsburg National Bank	100.0	2.3	86.7	11.0
Second National Bank	100.0	2.1	85.5	12.4
Resultant Bank	100.0	2.2	86.1	11.7
All Banks	100.0	3.5	68.0	28.5

Source: Reports of condition for individual banks, December 30, 1967
Note: Individual amounts and percentages may not add to totals due to rounding.

IX-22

Deposits of Merging Banks and of Competing Banks in
Intervenor's Trading Area B
December 30, 1967
(Amount in $ Thousands)

	Total Deposits	Demand Deposits	Time Deposits
Phillipsburg National Bank	22,358	6,542	15,816
Second National Bank	16,005	4,550	11,455
Resultant Bank	38,363	11,092	27,271
All Banks a/	1,105,032	374,179	730,60[illegible]

a/ Data for Riegelsville, Bucks County, Pennsylvania, Office of the Girard Trust Company of Philadelphia are drawn from deposition of Mr. John W. Rhimer, Assistant Treasurer and Manager of the Riegelsville branch of the Girard Trust Company. There is a discrepancy of $249,000 between the figures for demand and time deposits and the total given by Mr. Rhimer.

SOURCE: Reports of Condition for individual banks, December 30, 1967; and Deposition of Mr. John W. Rhimer.

NOTE: Individual amounts may not add to totals due to rounding and to discrepancies in the data.

IX-23

Merging Banks' Shares of Deposits of
All Banks in Intervenor's Trading
Area B
December 30, 1967

	Total Deposits	Demand Deposits	Time Deposits
Phillipsburg National Bank	2.0	1.7	2.2
Second National Bank	1.4	1.2	1.6
Resultant Bank	3.5	3.0	3.7

SOURCE: Reports of Condition for individual banks, December 30, 1967; Data for the Riegelsville, Bucks County, Pennsylvania, Office of the Girard Trust Company of Philadelphia are drawn from deposition of Mr. John W. Rhimer, Assistant Treasurer and Manager of the Riegelsville branch of the Girard Trust Company. There is a discrepancy of $249,000 between the figures for demand and time deposits and the total given by Mr. Rhimer.

NOTE: Percentages for individual banks may not add to those for resultant banks due to rounding.

ASSETS OF MERGING BANKS AS A PERCENTAGE OF ASSETS OF ALL BANKS
IN INTERVENOR'S TRADING AREA B
DECEMBER 30, 1967

	TOTAL ASSETS	CASH, BALANCES WITH OTHER BANKS, ETC.	U. S. GOVERNMENT OBLIGATIONS	STATE AND POLITICAL SUBDIVISION OBLIGATIONS	SECURITIES OF FEDERAL AGENCIES	OTHER SECURITIES	FEDERAL FUNDS SOLD	LOANS AND DISCOUNTS, NET
	Percent of Area Total, by Type[a/]							
Phillipsburg National Bank	2.0	1.8	1.7	1.8	.0	1.1	.0	2.3
Second National Bank	1.4	1.9	1.4	.5	.0	5.6	.0	1.7
Resultant Bank	3.4	3.7	3.1	2.3	.0	6.6	.0	4.0

a/ Bank premises and fixtures, other real estate, customers' liability to banks on acceptances outstanding, and other assets are not shown.

Source: Reports of condition for individual banks, December 30, 1967.

NOTE: Percentages for individual banks may not add to those for resultant bank due to rounding.

IX-28

INTERROGATORY NO. 18

With regard to each officer and/or director described in Interrogatory 17 state the salary or director's fees received for th year 1967, including bonuses and stock options, if any, for services performed in the capacity of officer and/or director.

Phillipsburg National:

Salaries and/or directors fees paid in 1967 to officers and directors of record 3/31/67.

Tirrell, Philip F.	Chairman of Board Trust Officer	$7,783.48
Curry, H. J.	(Asst. President,(Trust Officer Director	$19,134.74
Taborelli, Elizabeth	Ass't. Trust Officer	9,410.
Aiello, Barbara V.	Ass't. Cashier	6,950.
Varga, Joseph G.	Ass't. Cashier	8,830.
Rambo, Sara P.	Ass't. Cashier	6,950.
Kays, Eugene D.	Ass't. Cashier	6,362.82
Stillo, Anthony F.	Consumer Loan Officer	9,010.
Rittenhouse, Charles	Cashier	12,371.55
Beers, Herman L.	Director	940.
Bidwell, G. Lamont	Director	880.
Cane, John J.	Director, Vice-Pres.	960.
Cline, John B.	Director . V C	1,000.
Hajdu, Louis	Director	940.
Meyner, Robert B.	Director & Bank Attorney	3,160.
Vliet, Freeman	Director	340.

Second National:

18. The salaries and directors fees paid to our directors and officers for the year 1967 are:

Harry S.Pursel,President&Director	$ 11,544.61
Lester D.Pursell,Exec V.Pres&Director	12,563.08
Alfred W.Seiss,Director	3,460.00
Thomas B.Armstrong	980.00
William M.Norton,Director	1,040.00
John H.Baker,Director	1,160.00
Harold D.Smith,Director	1,160.00
William C.Gosser,Director	1,160.00
Patsy Tersigni,Director	1,160.00
Richard C.Daubert,Cashier	9,346.15
Robert E.Duckworth,Asst.Vice Pres.	9,159.23
Jess H.Rubert,Asst.Cashier	6,469.62
Clarence A.Karcher,Asst.Cashier	6,500.77
Stanley W.Meixsell,Asst.Cashier	5,379.23

IX-30

1969 NEW JERSEY COMMERCIAL BANK BRANCH APPLICATIONS
AS OF SEPTEMBER 19, 1969

	FILED	PENDING	APPROVED	DISAPPROVED	WITHDRAWN
DISTRICT I					
Bergen	48	15	24	2	4
Essex	11	4	6	-	1
Hudson	1	1	-	-	-
Morris	33	-	19	6	8
Passaic	11	2	5	1	3
Sussex	12	5	3	4	-
Warren	~~3~~	~~1~~	~~2~~	~~1~~	-
Total District I	~~120~~ 117	30	59	14	19
DISTRICT II					
Hunterdon	~~3~~ 4	-	1	~~1~~	1
Mercer	14	4	8	-	2
Middlesex	21	5	11	3	2
Monmouth	30	1	17	6	6
Somerset	9	2	5	2	-
Union	16	6	9	-	1
Total District II	~~94~~ 93	18	51	13	12
DISTRICT III					
Atlantic	9	-	9	-	-
Burlington	12	4	5	1	2
Camden	16	5	11	-	-
Cape May	4	2	2	-	-
Cumberland	4	1	2	1	-
Gloucester	18	3	10	4	1
Ocean	4	1	3	-	-
Salem	4	2	1	1	-
Total District III	71	18	43	7	3
GRAND TOTAL	~~287~~ 283	66	152	34	34

SOURCE: Office Files, Regional Administrator of National Banks
Second National Bank Region

BRANCH APPLICATIONS FILED
IN NEW JERSEY IN 1968

DISTRICT I	NUMBER OF APPLICATIONS
Bergen	7
Essex	1
Hudson	1
Morris	3
Passaic	2
Sussex	2
Warren	6
Total District I	22
DISTRICT II	
Hunterdon	1
Mercer	2
Middlesex	1
Monmouth	3
Somerset	2
Union	1
Total District II	10
DISTRICT III	
Atlantic	0
Burlington	3
Camden	2
Cape May	2
Cumberland	5
Gloucester	4
Ocean	2
Salem	7
Total District III	25
Total	57

Source: Office Records, Regional Administrator of National Banks, Second National Bank Region

COMMERCIAL BANKS IN THE FIRST BANKING DISTRICT
OF NEW JERSEY LISTED BY DEPOSIT SIZE
AS OF JUNE 30, 1969

RANK	NAME AND LOCATION OF BANK	COUNTY	TOTAL DEPOSITS (000 OMITTED)
1	First National State Bank of New Jersey, Newark	Essex	659,591
2	Fidelity Union Trust Company, Newark	Essex	619,613
3	National Newark and Essex Bank, Newark	Essex	579,860
4	Peoples Trust of New Jersey, Hackensack	Bergen	502,531
5	New Jersey Bank (National Association), Clifton	Passaic	438,105
6	The First Jersey National Bank, Jersey City	Hudson	384,238
7	First National Bank of Passaic County, Paterson	Passaic	355,655
8	National Community Bank of Rutherford, Rutherford	Bergen	321,237
9	Citizens National Bank, Englewood	Bergen	187,117
10	Commercial Trust Company of New Jersey, Jersey City	Hudson	169,808
11	Trust Company National Bank, Morristown	Morris	166,723
12	The Trust Company of New Jersey, Jersey City	Hudson	159,425
13	The Hackensack Trust Company, National Association, Hackensack	Bergen	146,909
14	North Jersey National Bank, Jersey City	Hudson	143,832
15	The First National Iron Bank of New Jersey, Morristown	Morris	138,554
16	Bank of Passaic and Clifton, Passaic	Passaic	134,040
17	Montclair National Bank and Trust Company, Montclair	Essex	130,691
18	Citizens First National Bank of Ridgewood, Ridgewood	Bergen	126,459
19	The Prospect Park National Bank, Prospect Park	Passaic	119,157
20	Hudson Trust Company, Union City	Hudson	99,186
21	County Trust Company, Tenafly	Bergen	95,681
22	The National Union Bank of Dover, Dover	Morris	60,932
23	Broadway Bank and Trust Company, Paterson	Passaic	60,592
24	Bank of Commerce, Newark	Essex	59,550
25	The Bank of Sussex County, Franklin	Sussex	46,779
26	The Sussex and Merchants National Bank of Newton, Newton	Sussex	42,741
27	City National Bank, Hackensack	Bergen	42,465
28	The Maplewood Bank and Trust Company, Maplewood	Essex	41,604
29	The First National Bank and Trust Company of Kearny, Kearny	Hudson	39,815
30	The United National Bank of Bergen County, Cliffside Park	Bergen	39,041
31	The Midland Bank and Trust Company, Paramus	Bergen	38,521
32	Peoples National Bank and Trust Company of Belleville, Belleville	Essex	37,309
33	The Chatham Trust Company, Chatham	Morris	34,949
34	Franklin Bank, Paterson	Passaic	34,799
35	The Dover Trust Company, Dover	Morris	33,518
36	The Second National Bank of Orange, Orange	Essex	32,164
37	The Warren County National Bank, Washington	Warren	31,508

NAME AND LOCATION OF BANK	COUNTY	TOTAL DEPOSITS (000 OMITTED)	% OF TOTAL DISTRICT DEPOSITS
Citizens National Bank of Morris County, Succasunna	Morris	31,057	.43
Garfield Trust Company, Garfield	Bergen	29,408	.41
Livingston National Bank, Livingston	Essex	29,272	.41
Pascack Valley Bank and Trust Company, Hillsdale	Bergen	28,610	.40
Fort Lee Trust Company, Fort Lee	Bergen	28,602	.40
The State Bank of North Jersey, Pine Brook	Morris	27,982	.39
The Phillipsburg National Bank and Trust Company, Phillipsburg	Warren	26,722	.37
First National Bank in Fort Lee, Fort Lee	Bergen	26,356	.36
The Bergen County National Bank of Hackensack, Hackensack	Bergen	25,324	.35
The First National Bank of Westwood, Westwood	Bergen	24,432	.34
Bergenfield State Bank, Bergenfield	Bergen	22,671	.31
The Broadway National Bank of Bayonne, Bayonne	Hudson	22,488	.31
The Bogota National Bank, Bogota	Bergen	22,085	.30
Newton Trust Company, Newton	Sussex	22,060	.30
The Wood Ridge National Bank, Wood-Ridge	Bergen	21,415	.30
Community Bank of Bergen County, N.J., Maywood	Bergen	21,266	.29
Broad National Bank, Newark, Newark	Essex	21,128	.29
The Peoples National Bank of Hackettstown, Hackettstown	Warren	19,590	.27
Jersey State Bank, River Edge	Bergen	19,546	.27
Security National Bank, Newark	Essex	18,239	.25
The Second National Bank of Phillipsburg, Phillipsburg	Warren	17,772	.24
The First National Bank of Belvidere, Belvidere	Warren	16,650	.23
Washington Trust Company of Washington, N.J., Washington	Warren	16,295	.22
The Edgewater National Bank, Edgewater	Bergen	15,620	.21
The National Bank of Palisades Park, Palisades Park	Bergen	15,236	.21
Ridgefield Park Trust Company, Ridgefield Park	Bergen	14,504	.20
The First National Bank of North Bergen, North Bergen	Hudson	14,389	.20
The Hardyston National Bank of Hamburg, Hamburg	Sussex	13,364	.18
The National Bank of Sussex County, Branchville	Sussex	13,275	.18
National Bank of Secaucus, Secaucus	Hudson	12,780	.17
Phillipsburg Trust Company, National Association, Phillipsburg	Warren	12,529	.17
The Bank of Bloomfield, Bloomfield	Essex	11,791	.16
The First National Bank of Hope, Hope	Warren	11,781	.16
Suburban Bank of Livingston, National Association, Livingston	Essex	11,666	.16
Millburn - Short Hills Bank, Millburn	Essex	11,146	.15
Franklin Lakes National Bank, Franklin Lakes	Bergen	10,505	.14
Fair Lawn State Bank, Fair Lawn	Bergen	9,933	.13
The Ramapo Bank, Wayne	Passaic	8,750	.12
Madison National Bank, Madison	Morris	8,604	.12
The First National Bank of Blairstown, Blairstown	Morris	7,457	.10

[1577]

RANK	NAME AND LOCATION OF BANK	COUNTY	TOTAL DEPOSITS (000 OMITTED)	% OF TOTAL DISTRI DEPOS
78	Roxbury State Bank, Succasunna	Morris	7,104	.09
79	Essex County State Bank, West Orange	Essex	7,011	.09
80	Peoples National Bank of Sussex County, Sparta	Sussex	6,991	.09
81	Orange Valley Bank, Orange	Essex	6,188	.08
82	Peoples National Bank of Denville, Denville Township	Morris	4,357	.06
83	Bessemer Trust Company, Newark	Essex	3,135	.04
84	First Morris Bank, Morris Township	Morris	783	.01
85	Lakeland State Bank, West Milford Township	Passaic	489	
86	Elmwood State Bank, East Paterson	Bergen	487	
87	The Corporation Trust Company, Jersey City	Hudson	0	
87	Home Trust Company, Hoboken	Hudson	0	
88	Total		7,133,549	99.5

(due to roun

Source of Deposit Figures: Federal Reserve Bank of New York

(Including banks and branches: proposed new branches and proposed new mergers)

1-1-69 ASSETS ($000,000)	IN-COUNTY BANKS	BRANCHES EXISTING	NEW 1969 (as of 10-1-69) APPROVED	PENDING
$ 34	The Warren Co. N/B, Washington[1/]	Hackettstown	Mansfield Twsp.[2/] Washington Twsp.[2/]	
28	The Phillipsburg N/B & T/C	Alpha Lopatcong (Twsp.)	Greenwich Twsp.[3/]	
22	**The Peoples N/B of Hackettstown**	Great Meadows		Hackettstown
18	The First N/B of Belvidere			
19	The Second N/B of Phillipsburg	Phillipsburg		
18	*Washington Trust Co.*	Oxford White Twsp.		
13	The First N/B of Hope			
14	Phillipsburg Trust Co., N.A.	Pohatcong Twsp.		Franklin Twsp.
7	The First N/B of Blairstown			
	OUT-OF-COUNTY BANKS			
182	Trust Co. N/B, Morristown, Morris Co.			Harmony Twsp.
	MERGER PROPOSAL			
$ 676	*National Newark & Essex Bank, Newark, Essex County, N.J. to merge with Washington Trust Co. ($16MM) (Approved on October 9, 1969 by Comptroller of the Currency)			
558	**Peoples Trust Co. of New Jersey, Hackensack, Bergen County, N.J. to merge with Peoples N/B of Hackettstown			

1/Resultant bank of merger between First National Bank of Washington and Hackettstown National Bank. Merger consummated on October 14, 1968

2) Branch applications filed in 1968 and approved in 1969

3) Mansfield Township is a relocation and not a filing.

SOURCE: Assets - Polk's Bank Directory March 1969

Banks and Existing Branches - F.D.I.C., Operating Banking Offices, January 1969.

New 1969 - Office Records, Regional Administrator of National Banks, Second National Bank Region

Merger Proposals - New Jersey Bankers Association

1-1-69 (Existing banks and branches, proposed new branches and proposed new mergers)

ASSETS ($000,000)	IN-COUNTY BANKS	BRANCHES EXISTING	NEW 1969 (as of 10-1-69) APPROVED	PENDING
$182	Trust Company N/B, Morristown	Chester	Randolph Twsp.	
		Denville		
		Florham Park		
		Madison		
		Morris Plains		
		Morris Twsp.		
		New Vernon		
		Parsippany - Troy Hills		
161	The First Nat'l Iron Bank, Morristown	Brookside	Hanover Twsp.	
		Butler		
		Cedar Knolls	Jefferson Twsp.	
		Convent Station		
		Hanover		
		Kinnelon		
		Long Valley		
		Newfoundland (Seasonal Agency)		
		Pompton Plains		
		Rockaway		
		Sterling		
		Whippany		
68	The National Union Bank of Dover	Jefferson Twsp	Boonton (Town)	
		Mine Hill	Randolph Twsp.	
		Randolph Twsp	Rockaway Twsp.	
		Riverdale		
		Victory Gardens		
		Wharton		
32	The Chatham Trust Co.			
32	Citizens N/B of Morris Co., Succasunna	Budd Lake		
		Landing		
		Netcong		

(Continued)

MORRIS COUNTY, NEW JERSEY

ASSETS ($000,000)	IN-COUNTY BANKS	BRANCHES EXISTING	NEW 1969 APPROVED	NEW 1969 PENDING
$.36	The Dover Trust Co.	Mount Arlington	Randolph Twsp. Rockaway Twsp.	
31	The State Bank of North Jersey, Pine Brook	Boonton Boonton Twsp. Lincoln Park	Pequannock Twsp.	
.9	Madison N/B		Florham Park (Boro)	
8	Roxbury State Bank, Succasunna	Chester		
5	Peoples N/B of Denville		Denville Twsp.	
NEW	First Morris Bank, Morristown			
NEW	Par-Troy State Bank, Parsippany			
PROPOSED	Pompton Valley Bank, Pequannock Twsp.			
	OUT-OF-COUNTY BANKS			
$754	Fidelity Union Trust Co., Newark, Essex County		Florham Park (Boro) Hanover Twsp.	
558	Peoples Trust of New Jersey, Hackensack, Bergen County		Hanover Twsp. Lincoln Park (Boro)	
516	New Jersey Bank, N.A., Clifton, Passaic Co.		Randolph Twsp.	
418	First N/B of Passaic Co, Paterson, Passaic Co.		Pequannock Twsp.	
146	Bank of Passaic & Clifton, Passaic, Passaic Co.		Pequannock Twsp.	
73	Broadway Bank & T/C, Paterson, Passaic Co.		Pompton Plains	

SOURCE: Assets - Polk's Bank Directory March 1969

Banks and Existing Branches - F.D.I.C., Operating Banking Offices, January 1969.

New 1969 - Office Records, Regional Administrator of National Banks, Second National Bank Region

Merger Proposals - New Jersey Bankers Association

SUSSEX COUNTY, NEW JERSEY

1-1-69 (Existing banks and branches, proposed new branches and proposed new mergers)

ASSETS ($000,000)	IN-COUNTY BANKS	BRANCHES EXISTING	NEW 1969 (as of 10-1-69) APPROVED	PENDING
$ 46	*Sussex & Merchants N/B of Newton	Andover Boro Hopatcong (Boro) Sparta		
49	*** The Bank of Sussex Co., Franklin	Andover Twsp. Franklin Hampton Twsp. Montague Twsp. Sussex Vernon		Green Twsp.
24	Newton Trust Co.	Stanhope		
14	The Hardyston N/B of Hamburg	Ogdensburg Stockhola	Lafayette Twsp.	
15	The N/B of Sussex County, Branchville	Augusta	Stillwater Twp.	
7	**Peoples N/B of Sussex Co., Sparta	Wantage Twsp.		
	OUT-OF-COUNTY BANKS			
516	New Jersey Bank, N.A., Clifton, Passaic County			Byram Twsp.
182	Trust Co. N/B, Morristown, Morris Co.		Fredon Twsp.	Byram Twsp. Sandyston Twsp.
32	Citizens N/B of Morris Co., Succasunna			Byram Twsp.

(Continued)

MERGER PROPOSALS

$676 * National Newark & Essex Bank, Newark, Essex County, N.J.
to merge with
Sussex & Merchants N/B, Newton ($46MM)
Newton, Sussex County, N.J.

516 ** New Jersey Bank, N.A., Clifton, Passaic County, N.J.
to merge with
Peoples N/B of Sussex County ($7MM)
Sparta, Sussex County, N.J.

350 *** National Community Bank, Rutherford, Bergen County, N.J.
to merge with
The Bank of Sussex County ($49MM)
Franklin, Sussex County, N.J.

SOURCE: Assets - Polk's Bank Directory March 1969

Banks and Existing Branches - F.D.I.C., Operating Banking Offices, January 1969.

New 1969 - Office Records, Regional Administrator of National Banks, Second National Bank Region

Merger Proposals - New Jersey Bankers Association

HUNTERDON COUNTY, NEW JERSEY

1-1-69 (Existing banks and branches, proposed new branches and proposed new mergers)

ASSETS ($000,000)	IN-COUNTY BANKS	BRANCHES EXISTING	NEW 1969 (as of 10-1-69) APPROVED	PENDING
$ 64	The Hunterdon Co. N/B of Flemington, Raritan Township	Clinton (Union Twsp.) Frenchtown High Bridge Flemington Holland Twsp. Stockton White House ~~Station~~ (Readington Twsp.) Lambertville Raritan Twsp.		
31	The Flemington N/B & T/C	Ringoes (East Amwell Twsp.) Flemington		
25	First Clinton N/B	Lebanon Pittstown		
25	The First N/B of Milford	Glen Garden	Kingwood Twsp.	
12	Hunterdon County T/C, ~~Gelffin~~ Annandale (Clinton Twsp.)	~~Annandale~~ Califon Oldwich (Tewksbury Twsp.)		
6	The Citizens N/B of Bloomsbury			
6	*Lambertville N/B			

MERGER PROPOSAL

390 * First Trenton N/B, Mercer County, Trenton, N.J.
to merge with
Lambertville N/B ($6121)

SOURCE: Assets - Polk's Bank Directory March 1969
Banks and Existing Branches - F.D.I.C., Operating Banking Offices, January 1969.
New 1969 - Office Records, Regional Administrator of National Banks,

Commercial Banking Facilities by Community, 1-1-69,

and New Branch Proposals 1-1-69 to 10-1-69.

SOURCE: Population - The New Jersey Economic Review, November-December 1968

1-1-69 Offices - F.D.I.C., Operating Bank Offices January 1, 1969

New Branches - Office Records, Regional Administrator of National Banks, Second National Bank Region.

HUNTERDON COUNTY	POPULATION 1960	POPULATION 7/1/68	% CHANGE 1968/1960	OFFICES OPEN 1/1/69	NEW BRANCHES APPROVED
Alexandria Twp	1,629	1,920	17.9		
Bethlehem Twp	1,090	1,250	14.7		
Bloomsbury Boro	838	920	9.8	1	
Califon Boro	777	990	27.4	1	
Clinton Town	1,158	1,490	28.7	1	
Clinton Twp	3,770	4,860	28.9	/	
Delaware Twp	2,485	3,140	26.4		
East Amwell Twp	1,981	2,440	23.2	1	
Flemington Boro	3,232	4,060	25.6	43	-
Franklin Twp	1,777	2,120	19.3	1	
Frenchtown Boro	1,340	1,470	9.7	1	
Glen Gardner Boro	787	850	8.0	1	
Hampton Boro	1,135	1,330	17.2		
High Bridge Boro	2,148	2,480	15.5	1	
Holland Twp	2,495	3,490	39.9	1	
Kingwood Twp	1,841	2,160	17.3		1
Lambertville City	4,269	4,590	7.5	2	
Lebanon Boro	880	960	9.1	1	
Lebanon Twp	2,841	3,420	20.4		
Milford Boro	1,114	1,370	23.0	2	
Raritan Twp	4,545	6,710	47.6	2	
Readington Twp	6,147	7,340	19.4	/	
Stockton Boro	520	580	11.5	1	
Tewksbury Twp	1,908	2,530	32.6	/	
Union Twp	1,717	1,880	9.5	1	
West Amwell Twp	1,683	2,180	29.5		
Total	54,107	66,530	23.0		

ORRIS COUNTY	POPULATION 1960	POPULATION 7/1/68	% CHANGE 1968/1960	OFFICES OPEN 1/1/69	NEW BRANCHES APPROVED	NEW BRANCHES PENDING
oonton Town	7,981	9,660	21.0	2	1	
oonton Twp.	1,998	2,620	31.1	1		
utler Boro	5,414	6,750	24.7	1		
atham Boro	9,517	10,430	9.6	2		
atham Twp	5,931	7,750	30.7	1		
hester Boro	1,074	1,400	30.4	1		
hester Twp.	2,107	3,520	67.1	-		
nville Twp	10,632	13,470	26.7	1	1	
ver Town	13,034	15,940	22.3	5		
st Hanover Twp	4,379	6,310	44.1	1		
orham Park Boro	7,222	8,450	17.0	1	2	
nover Twp	9,329	11,160	19.6	1	3	
rding Twp	2,683	3,470	29.3	1		
fferson Twp.	6,884	10,990	59.6	1	1	
nnelon Boro	4,431	6,430	45.1	1		
ncoln Park Boro	6,048	8,360	38.2	1	1	
dison Boro	15,122	17,260	14.1	4		
ndham Boro	2,371	3,240	36.7	1		
ndham Twp	2,256	3,090	37.0	-		
ne Hill Twp	3,362	3,850	14.5	1		
ntville Twp	6,772	10,280	51.8	-		
rris Twp	12,092	17,580	45.4	-		
rris Plains Boro	4,703	6,120	30.1	1		
rristown Town	17,712	21,190	19.6	6		
untain Lakes Boro	4,037	4,510	11.7	1		
unt Arlington Boro	1,246	1,950	56.5	1		
unt Olive Twp	3,807	6,550	72.1	1		
tcong Boro	2,765	3,090	11.8	1		
rsippany-Troy Hills Twp	25,557	51,650	102.1	4	1	
ssaic Twp	5,537	7,190	29.9	1		
quannock Twp	10,553	14,040	33.0	1	4	1
ndolph Twp	7,295	11,390	56.1	1	4	
verdale Boro	2,596	3,010	15.9	1		
ckaway Boro	5,413	6,700	23.8	1		
ckaway Twp	10,356	14,830	43.2	1	2	
xbury Twp	9,983	13,980	40.0	1		
ctory Gardens Boro	1,085	1,240	14.3	1		
shington Twp	3,330	5,620	68.8	1		
rton Boro	5,006	6,180	23.5	1		
Total	261,620	361,250	38.1			

SUSSEX COUNTY	POPULATION 1960	POPULATION 7/1/68	% CHANGE 1968/1960	OFFICES OPEN 1/1/69	NEW BRANCHES APPROVED
Andover Boro	734	860	17.2	1	
Andover Twp	2,177	2,810	29.1	1	
Branchville Boro	963	1,040	8.0	1	
Byram Twp	1,616	3,010	86.3		
Frankford Twp	2,170	2,560	18.0	1	
Franklin Boro	3,624	4,240	17.0	1	
Fredon Twp	804	1,320	64.2		1
Green Twp	854	1,340	56.9		
Hamburg Boro	1,532	2,000	30.5	1	
Hampton Twp	1,174	1,880	60.1	1	
Hardyston Twp	2,206	2,990	35.5	/	
Hopatcong Boro	3,391	4,770	40.7	1	
Lafayette Twp	1,100	1,410	28.2		1
Montague Twp	879	1,240	41.1	1	
Newton Town	6,563	8,190	24.8	3	
Ogdensburg Boro	1,212	2,210	82.3	1	
Sandyston Twp	1,019	1,140	11.9		
Sparta Twp	6,717	10,120	50.7	2	
Stanhope Boro	1,814	2,940	62.1	1	
Stillwater Twp	1,339	1,830	36.7		1
Sussex Boro	1,656	1,920	15.9	1	
Vernon Twp	2,155	3,750	74.0	/	
Walpack Twp	248	360	45.2		
Wantage Twp	3,308	4,190	26.7	1	
Total	49,255	68,120	38.3		

arren County	Population 1960	Population 7-1-68	% Change 1960-1968	Offices Open 1-1-69	New Branches Approved	Pending
lamuchy Twp	973	1,170	20.2			
pha Boro	2,406	2,850	18.5	1		
lvidere Town	2,636	2,940	11.5	1		
airstown Twp	1,797	2,000	11.3	1		
anklin Twp	1,729	1,950	12.8			1
elinghuysen Twp	845	950	12.4			
eenwich Twp	1,397	1,580	13.1		1	
ckettstown Town	5,276	9,760	85.0	3		1
rdwich Twp	370	420	13.5			
rmony Twp	2,039	2,340	14.8			1
pe Twp	833	1,010	21.2	1		
dependence Twp	1,509	1,970	30.6	1		
owlton Twp	1,442	1,670	15.8			
berty Twp	760	850	11.8			
patcong Twp	2,703	3,220	19.1	1		
nsfield Twp	2,130	3,210	50.7		1/ 1	
ford Twp	1,657	1,740	5.0	1		
haquarry Twp	63	70	11.1			
illipsburg Town	18,502	18,510	0	4		
hatcong Twp	3,543	3,960	11.8	1		
shington Boro	5,723	6,460	12.9	2		
shington Twp	3,055	3,620	18.5		1	
ite Twp	1,832	2,040	11.4	1		
Total	63,220	74,290	17.5			

1/ The Mansfield Town. approval is a relocation of one of the existing Hackettstown Town. branches.

REPORT BY THE

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

to the

Comptroller of the Currency, under the Bank Merger Act

(12 U.S.C. 1828(c)), on the competitive factors

involved in the proposed merger of

Washington Trust Company of Washington, N.J.,
Washington, New Jersey

into

National Newark & Essex Bank, Newark, New Jersey

I. THE PROPOSAL

National Newark & Essex Bank (Newark Bank), with deposits of $600 million, proposes to merge with Washington Trust Company of Washington, N.J. (Washington Trust), with deposits of $15.8 million, under the charter and title of the former. Incident to the proposal, the head office and two branches of Washington Trust would become branches of the resulting institution.

At present, Newark Bank operates 11 branches in Newark and 20 offices in 10 different communities of Essex County.

II. THE COMMUNITIES

Newark, population 399,500, the seat of Essex County, population 966,960, is an industrial and transportation center as well as a leading financial city. It is the State's largest city and the headquarters of the State's three largest commercial banks, the Prudential Insurance Company, and a number of other large financial institutions.

Washington, population 5,450, is located near the south-central section of Warren County about 50 miles west of Newark and 70 miles southeast of Philadelphia. It is primarily a residential community; residential expansion has been steady in recent years and it is expected to continue. There are several industries in the area which employ about 2,000 persons, but the largest concentration of industry is at Phillipsburg, the county's largest municipality, situated about 12 miles southwest of Washington. Although Warren County has attractive future prospects, most of the growth will probably center around the existing population concentrations and planned industrial parks; since 1960, the fastest growing municipality has been Hackettown, located

about 10 miles northeast of Washington. With the establishment of three branches approved, but not yet in operation, the population per banking office in Washington County will be about 3,500, among the lowest of all markets in the State.

III. COMPETITION BETWEEN THE TWO INSTITUTIONS

In view of the disparity in size between the two banks and the distance between banking markets--about 40 miles separate their nearest offices--there is believed to be little or no competition now existing between the participants. Although there is potential for meaningful competition, even this appears remote due to the sparcely settled region and the limitations of the recently enacted revised banking statutes with regard to bank and branch "protection" for communities with fewer than 7,500 persons.

IV. OTHER COMPETITIVE EFFECTS

Consummation of the proposed merger would have no effect on competition in the Greater Newark Market where Newark Bank currently ranks third, holding about 17.5 per cent of total deposits. Washington Trust ranks sixth among the nine banks serving the Warren County market, holding about 10 per cent of total deposits.

There are 82 commercial banks currently operating in the newly established First Banking District, with aggregate deposits of about $7.3 billion. Newark Bank is the third largest in this region, holding about 8.3 per cent of total deposits and operating 31, or 6.7 per cent, of the 461 banking offices. The proposed merger would increase Newark Bank's percentage by 0.2 per cent and would not change the bank's ranking in the First District.

The entry of Newark Bank into Warren County is not likely to have any adverse effect on other banking institutions now operating in that area. These banks range in size from $6.3 million to $29.2 million.

V. CONCLUSION WITH RESPECT TO COMPETITIVE FACTORS

The proposed merger of Washington Trust Company of Washington, N.J., Washington, New Jersey, into National Newark & Essex Bank, Newark, would have no adverse competitive effects.

NOTE

As required by the Bank Merger Act (12 U.S.C. 1828(c)), this report is limited to a report on the competitive factors involved, and is not a recommendation as to whether the application should be approved or disapproved. The term "no adverse competitive effects" as used in the above conclusion is defined at 12 C.F.R. 250.182 (34 Fed. Reg., July 10, 1969, p. 11414); Fed Res. Bulletin, July 1969, p. 610.

THE ADMINISTRATOR OF NATIONAL BANKS

WASHINGTON, D.C. 20220

Office of the
Comptroller of the Currency

DECISION OF THE OFFICE OF THE COMPTROLLER OF THE CURRENCY ON THE APPLICATION OF NATIONAL NEWARK & ESSEX BANK, NEWARK, NEW JERSEY, TO MERGE WITH WASHINGTON TRUST COMPANY, WASHINGTON, NEW JERSEY, UNDER THE CHARTER AND WITH THE TITLE OF THE FORMER.

STATEMENT

On July 28, 1969, National Newark & Essex Bank, Newark, New Jersey, applied to the Comptroller of the Currency for permission to merge with Washington Trust Company, Washington, New Jersey, under the charter and with the title of the former.

National Newark & Essex Bank, the charter bank, was organized in 1804, and received its national charter in 1865. This bank operates 30 branches in Essex County and has total resources of $684 million.

Essex County is located in the heavily industrialized northeast portion of New Jersey. The county has more than 1,000 manufacturing workers per square mile and is an important factor in the industrial production of New Jersey and the entire New York-Northeastern New Jersey area. In addition to the considerable manufacturing, wholesale and retail activities, the county's 127 square miles contain many fine residential communities.

The City of Newark, which is only 12 miles from Manhattan, is located in the densely populated southeastern section of the county. The city is, and has long been, the state's financial center and hub of industrial activity. In recent years the complex known as Port Newark and Port Elizabeth has developed to the extent that it is now the containership capital of the country. Newark Airport, which is presently being expanded, is one of the country's major air terminals.

Essex County supports 15 commercial banks with 82 branches. These competing banks have total assets of $2.1 billion and loans exceeding $1.4 billion. Notwithstanding this competition, the charter bank enjoys

Washington, New Jersey, headquarters of the merging bank, is located in Warren County about 50 miles west of Newark. The merging bank, which was chartered in 1926, operates two branches and has total resources of $18 million. It is the sixth largest of the nine banks in Warren County.

The population of Washington is about 6,500. The area is one of the more important agricultural counties in New Jersey, particularly for dairy products. Industrial activity is also significant with several light industries employing about 2,000 persons. Industrial growth is expected to continue at an even faster rate as the completion of the new interstate highways will make the Warren County area more accessible to the major eastern markets.

Management of both the charter and the merging banks is rated good. The charter bank has a management development program to provide for replacement of executive officers. Provisions for management succession have not been made in the merging bank.

Consummation of the proposed merger will serve the convenience and needs of the Warren County area. At present, the merging bank has a lending limit of approximately $125,000. After consummation of this merger the resulting bank will be able to offer a lending limit in excess of $4 million to customers in Warren County in addition to the sophisticated services of a large metropolitan based bank.

Consummation of the proposed merger will not have an adverse effect on competition. At present, competition between the applicant banks is de minimus as their closest offices are 40 miles apart. Approval of the proposed merger will stimulate competition in Warren County by providing an additional source of banking services to the larger businesses in the merging bank's service area.

Applying the statutory criteria to the proposed merger, we conclude that it is in the public interest and the application is, therefore, approved.

William B. Camp
Comptroller of the Currency

Dated: [illegible]

ASSISTANT ATTORNEY GENERAL
ANTITRUST DIVISION

Department of Justice
Washington, D.C. 20530

RWMcL:CLW
60-111-1726

September 24, 1969

Honorable William B. Camp
Comptroller of the Currency
Treasury Department
Washington, D. C. 20220

Dear Mr. Camp:

This is a reply to your letter of July 30, 1969, requesting a report, pursuant to the provisions of Section 18(c) of the Federal Deposit Insurance Act, on the competitive factors involved in the proposed merger of Washington Trust Company, Washington, New Jersey, into National Newark & Essex Bank, Newark, New Jersey.

1. The Banks

National Newark & Essex Bank ("National Bank"), organized in 1804, operates its head office and ten of its thirty branches in Newark. Its twenty other branch offices are located throughout Essex County. An additional branch office in Essex County is expected to be opened in September, 1969. As of December 31, 1968, National Bank had total deposits of $600 million (including IPC demand deposits of $311.8 million) and net loans and discounts of $391.5 million, consisting primarily of commercial and industrial loans, real estate loans and loans to individuals. Its net current operating income in 1968 was $10.0 million, considerably above the average for the previous four years of $7.0 million.

Washington Trust Company ("Washington Trust"), organized in 1926, maintains its head office in Washington, Warren County, and operates one branch office each in Oxford and White Townships, also in Warren County. As of December 31, 1968, Washington Trust had total deposits of $15.8 million

(including IPC demand deposits of $3.8 million) and net loans and discounts of $7.2 million, consisting primarily of real estate loans and loans to individuals. This bank's net current operating income in 1968 was $155,000, almost double the average for the previous four years of $82,000.

2. The Communities

The principal impact of the proposed merger will be in Warren County in northwestern New Jersey. Warren County (estimated population 74,000) is one of the outstanding agricultural counties in New Jersey, with dairy products constituting a large portion of farm revenues. The county is also experiencing rapid industrial growth, however, with over two-thirds of the county's workers being employed in manufacturing.

Washington (estimated population 6,460), lies in the southeastern portion of Warren County and is the county's third largest municipality. Major employers in Washington include American Can Company, Vikon Tile Corporation and Wyandotte Chemical Corporation.

3. Effect on Existing Competition

The nearest offices of National Bank and Washington Trust are forty miles apart, with a number of banks in the intervening area. It would appear that the proposed merger would not eliminate any significant existing competition between the two banks.

4. Effect on Potential Competition

Recent legislation in New Jersey broadens geographic areas for bank expansion beyond the former limits of county lines by dividing the State into three banking districts.1/

1/ P.L. 1968 Chap. 415, effective July 17, 1969.

Under this law, banks may branch within an entire district. However, the law retains community-wide home office protection against de novo branching and provides branch office protection in communities of less than 7,500 persons.

The major population centers of Warren County, Phillipsburg, Hackettstown and Washington, each have home offices of commercial banks and are thus protected against de novo branching by outside banks. No other communities exist in Warren County with populations in excess of 7,500. While a number of communities in Warren County are open to de novo branching, the rural orientation of these communities would appear to make them unlikely choices for de novo expansion by National Bank.

The recent broadening of the geographic boundaries of permissible branch office operation by commercial banks in New Jersey has induced substantial market extension activity, both by de novo branching and by merger. We consider it important that the largest banks in a district enter a new market area through de novo branching, or in the alternative through merger with one of the smaller banks in the area rather than through merger with a leading local bank. A large bank entering de novo or through a small acquisition can be expected to compete vigorously to enhance its position in the local market. At the same time, it is desirable to avoid eliminating leading local banks, as they can be expected to be more able to compete locally with new offices of large entering banks, or may possess the potential of competing with existing large banks on a district-wide basis through affiliation with one another in new banking institutions.

However, in this case, while National Bank is the third largest bank in the First Banking District, Washington Trust is the smaller of two banks operating offices in Washington,

and the sixth largest of 9 banks operating offices in Warren County.2/ Therefore, this acquisition of one of the smallest banks in the First Banking District does not seem likely to have a significantly adverse effect on potential competition.

A summary of this report is attached.

Sincerely yours,

RICHARD W. McLAREN
Assistant Attorney General
Antitrust Division

2/ F.D.I.C. Summary of Accounts & Deposits in Commercial Banks, June 30, 1968.

SUMMARY OF THE REPORT OF THE DEPARTMENT OF JUSTICE ON THE COMPETITIVE FACTORS INVOLVED IN THE PROPOSED MERGER OF WASHINGTON TRUST COMPANY, WASHINGTON, NEW JERSEY, INTO NATIONAL NEWARK & ESSEX BANK, NEWARK, NEW JERSEY

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POLITICAL SUBDIVISIONS
OF NEW JERSEY
COUNTIES AND MUNICIPALITIES
LEGEND
NEW YORK
SUSSEX
PASSAIC
WARREN
HUNTERDON
SOMERSET
MIDDLESEX
MERCER
MONMOUTH
OCEAN
BURLINGTON
CAMDEN
GLOUCESTER
SALEM
ATLANTIC
CUMBERLAND
CAPE MAY
DELAWARE BAY
PENNSYLVANIA
DELAWARE
ATLANTIC OCEAN
STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF STATE & REGIONAL PLANNING